THE

FIRST NUMBER

OF THE

REPORTS

OF THE

SOCIETY

FOR

PROMOTING THE COMFORTS

OF THE

POOR.

VOL. I.

Dublin.

BY WILLIAM WATSON AND SON, CAPEL-STREET.

1800.

ADVERTISEMENT.

THIS Number of the Reports is larger than ſucceeding Numbers are likely to be; but it was thought that no time ſhould be loſt in endeavouring to excite the attention of the public to the beneficial effects of Friendly Societies and Charitable Loans; and that this object would be more effectually attained by making the report and remarks upon theſe ſubjects, (ſee Appendix, No. 1, and 6,) a part of the firſt number, than by publiſhing them in a ſeparate tract. Since the papers that compoſe this number had gone to preſs, we have learned, that a ſociety for promoting the comforts of the poor;—and alſo, a Friendly Society have been eſtabliſhed at Carrick-on-Suir. Of the intention of eſtabliſhing theſe inſtitutions, we had very early intelligence; but the account of their actual formation arrived too late to enable us to lay it before the public.

ERRATUM.

Page 45, line 10, for *uſual* read *caſual*.

SOCIETY

FOR PROMOTING THE

COMFORTS OF THE POOR.

Preſident,

HIS EXCELLENCY MARQUIS CORNWALLIS.

Vice-Preſidents,

The Lord Chancellor	Lord Biſhop of Ferns
Earl of Altamont	Right Hon. John Foſter
Lord Viſc. Kenmare	Right Hon. D. Latouche.

Committee,

Blany T. Balfour, Eſq.	Rev. Arthur Mc Gwire
Mr. John Barrington	Roſs Mahon, Eſq.
Mr. Samuel Bewley	George Maquay, Eſq.
Rev. Richard Bourne	Rev. Dr. Moody
Rt. Hon. Denis Brown	Rev. Dr. O'Connor
Dr. Bryanton	Dr. Perceval
Dr. Colles	Geo. Renny, Eſq.
John Creighton, Eſq.	Rev. Michael Sandys
Morgan Crofton, Eſq.	Henry Stewart, Eſq.
Wm. Diſney, Eſq. Secretary	Dr. Stokes, F. T. C.
Rev. Dr. Elrington, F. T. C.	Rev. Joſeph Stopford, F. T. C.
Rev. George Graydon	Ponſonby Tottenham, Eſq.
Rev. Dr. Guinneſs	Rt. Hon. Lord Tullamore
Rt. Hon. Sackville Hamilton	Rev. Mr. Vicars
Rt. Hon. Theo. Jones	Rev. John Walker, F. T. C.
Biſhop of Killaloe	Luke White, Eſq.
Biſhop of Kilmore	Rev. Richard Wynne.

Honorary Members,

Rev. Dean Kirwan	William Morton Pitt, Eſq.
Rt. Hon. T. Pelham	Count Rumford.

Regiſter and Receiver of Subſcriptions,

MR. CHARLES MILLS, No. 6, Suffolk-ſtreet.

The following SUB-COMMITTEES of Enquiry have been appointed.

I. FOR inquiring into the ſtate of the labouring claſſes, whether manufacturers or others, in the City of Dublin.

II. To inquire into the ſtate of the labouring claſſes, and the ſtate of Charitable Inſtitutions in the country parts of Ireland.

III. To inquire into the actual ſtate of exiſting Charitable Inſtitutions, in the City of Dublin and the neighbourhood thereof.

IV. To inquire into the actual ſtate of education among the poor, and the means of improving it.

V. To collect from the beſt ſources, regulations for inſuring the permanence of Friendly Societies, particularly with reſpect to the quantum of relief, or the amount of Annuities that can be afforded in proportion to the ſums ſubſcribed.

SUBSCRIBERS,

SUBSCRIBERS, &c.

A

		£.	s.	d.
Altamont, Earl of	Ann. Sub.	5	13	9
Altamont, Counteſs of	ditto	3	8	3
Aſh, Rev. Nicholas	ditto	1	2	9

B

Balfour, Mrs.	Ann. Sub.	1	2	9
Balfour, T. B. Eſq.	ditto	1	2	9
Barrington, Mr. John	ditto	1	2	9
Beatty, Dr.	ditto	1	2	9
Bewley, Mr. Samuel	ditto	1	2	9
Borough Richard, Eſq.	Life Sub.	11	7	6
Bourne, Rev. Richard	Ann. Sub.	1	2	9
Browne, Hon. Denis	ditto	1	2	9
Bryanton, Dr.	ditto	1	2	9
Burke Michael, Eſq.	ditto	1	2	9
Burgh Thomas, Eſq.	Life Sub.	11	7	6
Burton, Hon. Nat. Fran.	Ann. Sub.	1	2	9

C

Caldbeck William, Eſq.	Ann. Sub.	1	2	9
Caſh, Captain John	ditto	1	2	9
Caufield, Rev. Charles	ditto	1	2	9
Coleman, Rev. Charles	ditto	1	2	9
Colles, Dr.	ditto	1	2	9
Creighton John, Eſq.	ditto	1	2	9
Creighton Abraham, Eſq.	ditto	1	2	9
Cremorne, Lord	Life Sub.	11	7	6
Crofton Morgan, Eſq.	Ann. Sub.	5	13	9
Crookſhank, Hon. Juſtice	ditto	1	2	9
Cuthbert Eccles, Eſq.	ditto	1	2	9

D

Darby, Rev. Anthony	Ann. Sub.	1	2	9

Diſney William, Eſq.	Life Sub.	11	7	6
Diſney Thomas, Eſq.	Ann. Sub.	1	2	9
Diſney, Rev. Brabazon	ditto	1	2	9
Diſney, Rev. Robert	ditto	1	2	9
Duffy Pat. Thomas, Eſq.	Life Sub.	11	7	6
Dunn, Rev. James	Ann. Sub.	1	2	9

E

Elrington, Rev. Dr. S. F. T. C. D.	Ann. Sub.	2	5	6

F

Faviere, Major	Ann. Sub.	1	2	9
Ferns, Lord Biſhop of	ditto	1	2	9
Forſter, Rev. Dr. Nic.	ditto	1	2	9
Forteſcue Chicheſter, Eſq.	Life Sub.	11	7	6

G

Gabbett Joſeph, Eſq.		1	2	9
Gilbert, Mr. William	Ann. Sub.	1	2	9
Grattan Henry, Eſq.	Life Sub.	11	7	6
Grattan, Rev. William	Ann. Sub.	1	2	9
Grace, Rev. Thomas	ditto	1	2	9
Griffith Richard, Eſq.	ditto	1	2	9
Guinneſs, Rev. Dr.	Life Sub.	11	7	6
Guinneſs A. ſen. Eſq.	Ann. Sub.	1	2	9
Guinneſs A. jun. Eſq.	ditto	1	2	9

H

Hamilton James, Eſq.	Life Sub.	11	7	6
Hamilton, Rt. Hon. Sack.	Ann. Sub.	1	2	9
Ditto a Donation of		4	11	0
Hamilton Alexander, Eſq.	ditto	1	2	9
Hamilton, Rev. Hans	ditto	1	2	9
Haſtings, Rev. Archd.	ditto	1	2	9
Homan Iſaac, Eſq.	ditto	1	2	9
Hutchinſon, Sir F. Bart.	ditto	1	2	9

I

Jebb Richard, Eſq.	Ann. Sub.	1	2	9
Jones, Rt. Hon. Theo.	Life Sub.	11	7	6
Jones, Colonel	Ann. Sub.	1	2	9
Iremonger, Rev. Laſcelles	ditto	1	2	9
Irwin, Rev. C.	ditto	1	2	9

Killaloe,

K

Killaloe, Right Rev. and Hon. Lord Biſhop of	Ann. Sub.	5	13	9
Kingſton, Counteſs of	ditto	1	2	9
Knox, Hon. and Rev. Charles	ditto	1	2	9

L

Ladaveze John, Eſq.	Ann. Sub.	1	2	9
Latouche, Rt. Hon. David	ditto	5	13	9
Latouche John, Eſq.	ditto	1	2	9
Latouche John David, Eſq.	ditto	1	2	9
Lefanu, Rev. William	ditto	1	2	9
Leinſter, Duke of	ditto	1	2	9
Longford, Earl of	Life Sub.	11	7	6

M

Macartney, Sir John	Ann. Sub.	1	2	9
Mahon Roſs, Eſq.	ditto	1	2	9
Maquay George, Eſq.	Life Sub.	11	7	6
Marſhal Ralph, Eſq.	Ann. Sub.	1	2	9
Martin, Rev. Dr.	ditto	1	2	9
Manſergh Lewis, Eſq.	ditto	1	2	9
McEvoy John, Eſq.	ditto	1	2	9
M^{cc}Gwire, Rev. Arthur	ditto	1	2	9
McKenna Theobald, Eſq.	ditto	1	2	9
Mellifont, Mrs.	ditto	1	2	9
Miller, Rev. Dr. F. T. C.	ditto	1	2	9
Montgomery, Rev. James	ditto	1	2	9
Moody, Rev. Doctor	ditto	1	2	9
Morgan, Mrs. Eliz.	ditto	2	5	6

N

Nugent, General	Ann. Sub.	1	2	9
Nugent, Mrs.	ditto	1	2	9

O

O'Connor, Rev. Dr.	Ann. Sub.	1	2	9
Ogle W. Meade, Eſq.	Life Sub.	11	7	6
Oſſory, Right Rev. Lord Biſhop of	Ann. Sub.	1	2	9

P

Pakenham, Lady Eliz.	Ann. Sub.	1	2	9
Perceval, Dr. Robert	Life Sub.	11	7	6

Pomeroy, Hon. and Rev. John	Ann. Sub.	1	2	9
Primate, his Grace the	Life Sub.	11	7	6
Palmerſtown, Lord Viſ.	ditto	11	7	6
R				
Renny, Dr. George	Ann. Sub.	1	2	9
Roberts John, Eſq.	Life Sub.	11	7	6
Rowley William, Eſq.	Ann. Sub.	1	2	9
Ruxton W. Parkinſon, Eſq.	ditto	1	2	9
S				
Sandys, Rev. Michael	Ann. Sub.	1	2	9
Stewart Henry, Eſq.	Life Sub.	11	7	6
Stewart James, Eſq.	ditto	11	7	6
Stokes, Dr. Whitley F T.C.	Ann. Sub.	1	2	9
Stopford, Rev. Joſ. of Charleville	ditto	1	2	9
Stopford, Rev. J. F. T. C.	ditto	1	2	9
Straton, Lieut. Gen.	ditto	1	2	9
T				
Talbot, Mrs.	Ann. Sub.	1	2	9
Tandy George, Eſq.	Life Sub.	11	7	6
Tew, Rev. William,	Ann Sub.	1	2	9
Tighe Robert S. Eſq.	ditto	1	2	9
Tighe Henry, Eſq.	ditto	1	2	9
Tottenham Pon. Eſq.	Life Sub.	11	7	6
Trench, Rev. Thomas	Ann. Sub.	1	2	9
Truell, Rev. Dr. R.	Life Sub.	11	7	6
V				
Vicars, Rev. Robert	Ann. Sub.	1	2	9
W				
Walker, Rev. J. F. T. C.	Ann. Sub.	1	2	9
Walker Daniel, Eſq.	ditto	1	2	9
Watſon, Mr. William, ſen.	ditto	1	2	9
Watſon, Mr. William, jun.	ditto	1	2	9
White Luke, Eſq.	ditto	5	13	9
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PRELIMINARY

PRELIMINARY ADDRESS.

TO improve the morals and condition of the labouring claſſes of the community, to encourage induſtry, temperance, cleanlineſs, and good order amongſt them, and to relieve their diſtreſſes without damping the ſpirit of exertion, muſt appear to every reflecting mind, objects of manifeſt and unqueſtionable importance. They not only affect the comforts and well-being of the poor themſelves, but that of every order of ſociety. The ſuggeſtions of ſelf-intereſt concur with the precepts of religion, and the dictates of humanity to enforce the neceſſity of attending to this important ſubject:—A deep conviction ſpringing from the combined influence of all theſe cauſes, a ſenſe of the difficulties with which the purſuit is attended; and above all, the example held out by a ſimilar inſtitution in England, have given birth to that ſociety which now ſolicits the attention of the public.

In England the concerns of the poor* have long

* We beg to be underſtood (like the Editor of the Engliſh Reports) as uſing the word "Poor," as a general and known term, and not as the ſubject of any odious or invidious diſtinction. There is no diſgrace attached either to poverty or wealth, whatever there is, and we truſt ever will be, to vice and idleneſs.

been a ſubject of laborious inveſtigation. The cauſes of poverty have been patiently explored; the different modes of relief which have been reſorted to, examined, and their effects upon the morals and induſtry of the people canvaſſed;—the character and diſpoſition of the poor have been ſtudied. *Exiſting facts and actual experience* have been the ground-work of all their concluſions; and they have led to the formation of a ſociety (eſtabliſhed in the year 1796) "*for bettering the condition, and encreaſing the comforts of the poor.*"

This inſtitution propoſes, "* to apply the prin-
"ciple of all modern improvements in natural phi-
"loſophy, agriculture, and medicine, in every
"thing in which the induſtry of man has extended
"the narrow limits of human knowledge, viz.—a
"ſearch after facts, an inquiry as to what uſe and
"experience have given their ſanction to; as to
"what has really augmented the happineſs and
"virtue of the lower orders,"—to the concerns of the poor, and thus to make the promotion of their happineſs and virtue, a *ſcience*.

Having been the offſpring of experience, it propoſes to make experience the guide of all its future operations;—theory and ſpeculation, however plauſible, are excluded; and to make the reſult of their inquiries, as extenſively uſeful as poſſible, plainneſs and brevity are indiſpenſible requiſites of every paper which offers itſelf as a candidate for publication.

Such are the outlines of *an inſtitution*, whoſe example we humbly propoſe to follow:—The beneficial influence of their labours has been extenſively felt through every claſs of ſociety in Great Britain. Animated by their ſucceſs, and inſtructed by their experience, we are deſirous to impart the ſame benefits to our native country, and "imitating their

* Preliminary Addreſs to firſt vol. of Reports of the Engliſh Society for bettering the condition of the poor, (p. 10.)

zeal

zeal and diligence,"—to ſearch for, and diſſeminate uſeful and practical knowledge with regard to the poor; to give immediate circulation to every plan that experience has proved to be conducive to the encreaſe of their domeſtic comforts; to hold up ſucceſsful induſtry in the loweſt walk of life, as an example of imitation; and to promote the good habits, the induſtry, the welfare, and the happineſs of the lower orders of the community.

Let it not be ſuppoſed, that in thus propoſing the Britiſh ſociety as our model, we are not aware of the diſcriminating circumſtances of the poor of the two countries, or not ſufficiently convinced of the neceſſity of attending to that difference.—An inferior degree of civilization preſents a difficulty on one hand; exemption from the cumbrous, and in many reſpects deſtructive ſyſtem of Poor Laws, conſtitutes an advantage on the other. The want of general employment in manufactures is perhaps compenſated by the encouragement which this very circumſtance holds out to the purſuit of agricultural improvements, and the greater facility of providing for the moral, as well as phyſical wants of a people, the maſs of which conſiſts of Field Labourers.—The difference between the ordinary food of the poor of the labouring claſſes of the two countries is another ſtriking circumſtance of diſcrimination.

In England, the poor are accuſtomed to a proportion of animal food, with wheaten bread.—Potatoes are the principal food of the labouring people in three of our provinces. Experience has proved them to be a wholeſome diet. To attempt any ſudden change, would, perhaps, be dangerous; and we are ſenſible, that any general increaſe of the comforts of a people, muſt be the growth of improved habits and augmented induſtry.

From a ſociety, founded upon theſe principles, purſuing its inquiries with prudence, caution, and induſtry; and ſupported by the co-operation of the public, the moſt ſubſtantial benefits may be expected

to ariſe. We ſhall point out a few of the moſt obvious and *immediate* advantages to be expected from its publications.

The directing thoſe already engaged in charitable purſuits, as to their choice of modes of relief.

Firſt. They may ſerve to give a better direction to the efforts of individuals and ſocieties engaged in purſuits of a charitable nature, and aſſiſt them in chooſing their modes of relief, ſo as to combine a due attention to the encouragement of induſtry, the prevention of diſtreſs, and the general improvement of the habits of the people in every project for the relief of their neceſſities. It is an undoubted fact, that the greateſt variety of wretchedneſs is frequently to be found in diſtricts, where the funds deſtined for charitable purpoſes are moſt liberally ſupplied; and it is plain, that indolent and undiſtinguiſhing liberality, which habituates the mind to apply for periodical aid, can only ſerve to multiply calamity, by removing the neceſſity and the diſpoſition to forethought and exertion.

Errors of this nature occur daily; and muſt continue to diſappoint the hopes, and defeat the good intentions of the well-diſpoſed, until the principles upon which relief ſhould be adminiſtered, become generally underſtood; and the ſucceſsful exertions of enlightened and reflecting experience ſhall be held up to public view for general example and inſtruction. At preſent the novice in beneficence muſt paſs through a ſeries of ignorant attempts and multiplied failures, before he arrives at an acquaintance with his profeſſion. The experience of ſuch as have arrived at ſome maturity in the practice, dies along with them; and even while it continues to be exerciſed, does not communicate its directing light beyond the ſphere of its immediate operation.—By collecting and publiſhing the methods that have been ſucceſſively reſorted to for the aſſiſtance and inſtruction of the Poor; the errors which have hitherto retarded the efforts of benevolence may be avoided, and the humane

mane and well-diſpoſed will learn ſo to direct their efforts, as to produce the greateſt quantity of practical benefit and advantage.

The ſuggeſting means of exerciſe in works of benevolence to ſuch as are not ſo employed, and upon true principles.

Secondly. It is obſerved by an eminent Prelate (the Preſident of the Engliſh Society for bettering the Condition of the Poor,) "That many benevolent minds "ſuffer their excellent diſpoſitions "for doing good, to remain unemployed in the "great ſervice of Chriſtian Charity, not for want "of means, or of objects, but for want of know-"ing what good may be done within their own "ſphere—and how?"

In this reſpect it is hoped, that the reports of the ſociety will contain much uſeful inſtruction; and that every judicious mode of exerciſing benevolence, will be excited, aſſiſted, or animated by the detail of ſome valuable example, "They will "contain ſubjects of ſucceſsful experiment, me-"thods of procedure, and accounts of expence. "Individuals will only have to employ their diſcre-"tion in proportioning the mode and extent of "their operation to their means and circum-"ſtances*" Something will be found adapted to every ſituation of life, and the diſpoſition to do good, in every circumſtance of external fortune, will find the ſphere of its exerciſe enlarged, and its operations directed.

From theſe details ſome light, it is hoped, may be derived to aſſiſt the benevolent in their endeavours to prevent that diſtreſs which moſt deſerves compaſſion—"That which ariſes from want of em-"ployment"—The taſk is a difficult one, but let not the friends of humanity be reluctant againſt deſcending to inquire into the wants and intereſts of the poor, and the various means by which, in the

* Preliminary Addreſs to 2d vol. of the Reports of the Engliſh Society.

loweſt walk of life, they may be enabled to work out their own livelihood. An attention to this ſubject, whether in providing inſtruction for the ignorant, or implements and materials of work for the ſkilful, or finally, a market for the ſale of the produce of their labour, for thoſe who are in want of that advantage, is at all times neceſſary, but in time of war is peculiarly ſo, by the multitude of widows and deſerted families, who being deprived of their uſual ſource of ſupport and maintenance muſt look to the humanity of the public for protection. In the courſe of theſe inquiries, the means of providing employment, particularly for females, will therefore form an important object of reſearch and exertion.

Inſtruction of the poor themſelves, tending to produce efforts for their own relief, and co-operation in plans ſuggeſted for their advantage.

It will be a governing principle in all the publications of the ſociety to ſtudy ſuch plainneſs, ſimplicity and brevity, as ſhall make them intelligible to every capacity. They may thus become the inſtruments of conveying much uſeful inſtruction immediately to the poor themſelves; impreſs upon their minds a ſenſe of the value of œconomy, and teach them the methods of practiſing it to their advantage and comfort. They will exhibit to their view the efforts that have been made by the labouring claſſes of another kingdom, and in ſome inſtances of this, for their own relief, by the eſtabliſhment of friendly ſocieties *, and teach them to

* "Theſe Societies do not owe their origin to parliamentary interference, nor to private benevolence; nor even to the recommendations of men of acknowledged abilities or profeſſed politicians. The ſcheme originated among the perſons on whom chiefly it was intended to operate—They foreſaw how poſſible, and even probable it was, that they, in their turn, ſhould be ere long overtaken by the general calamity of the times, and wiſely made proviſion for it. A ſtronger proof could not well be given to ſhew that the great maſs of the People, prompted only by what they themſelves ſaw and felt, were

to feel the ſuperior excellence and ſecurity of that proviſion, againſt the ſeaſon of ſickneſs and calamity, which flows from the exertions of their own induſtry and œconomy. It will teach them how precarious that ſupport is which depends ſolely upon the benefactions of others, unaided by any efforts of their own, and that no aſſiſtance can be of any real value to them, that tempts them to depart from induſtry or temperance. The poor will thus learn cheerfully to co-operate in thoſe plans for the melioration of their condition, which may be ſuggeſted by the more enlightened experience of their friends and patrons among the rich. The difficulties which might ariſe from their oppoſition to ſchemes really calculated for their benefit, will be ſoftened or removed, and all orders of ſociety will learn, that mutual ſupport and friendly intercourſe are neceſſary to the general welfare.

The neceſſity of ſuperintendance on the part of the rich.

To effect any general improvement in the condition of the lower claſſes, two things are indiſpenſibly neceſſary—induſtry on the part of the poor—perſonal attention, ſolicitude and ſuperintendance on the part of the rich; we muſt ſtudy the ſituation, the temper, and, to a certain extent, the prejudices of our poorer brethren; we muſt enter into their feelings, and place ourſelves in their ſituation; we muſt encourage and invite them to an intercourſe of decent familiarity and freedom. We

were convinced of the inefficacy of all legiſlative regulations, and therefore reſolved in at leaſt one inſtance to legiſlate for themſelves. Rejecting, as it were, a proviſion gratuitouſly held out to them by the public; they choſe to be indebted for relief, if they ſhould want it, to their own induſtry and their own frugality. I cannot recollect any act of the legiſlature for many years that has either produced ſuch important national advantages, or been ſo popular as the inſtitution and extenſion of Friendly Societies." Sir Fr. Eden's Preface p. 24.

are

are commanded *to love our neighbours* (without diſtinction of poor or rich) *as ourſelves;* nor can charity be ever effectually exerciſed, except under the influence of this ſacred principle. The experience of centuries in Great Britain has tended to illuſtrate and confirm this truth, and the ſociety for bettering the condition of the poor in that kingdom, are fully impreſſed with a ſenſe of its value and importance. Having ſurveyed the unavailing efforts long practiſed in England for *compelling* the poor to labour in work-houſes, and *enforcing induſtry* by *ſtatute*, they have broke from the ancient uſage, and propoſed to attain the ſame end by a very different method, viz. by management, by kindneſs, by multiplying the means and incitements to domeſtic induſtry, and thus, endeavouring to give effect to that * maſter ſpring of human actions—"The deſire implanted in the human breaſt of bettering its condition."—It ſhall be our endeavour, as it has been theirs, to ſuggeſt the means of giving this principle its full effect among the lower claſſes of ſociety, and we earneſtly ſolicit an attention to its importance, and the beneficial effects that may be expected to flow from a due attention to its cultivation.

Effect of conciliation.

Theſe are a few of the moſt obvious and immediate advantages that may be expected from ſuch an inſtitution. It would be impoſſible to enumerate the benefits which muſt be produced, if the principles on which it is founded are univerſally adopted in practice. The effects upon the manners, the habits, and comforts of the poor, upon the ſecurity of the rich, the general face of the kingdom, upon individual happineſs and national proſperity; every thing for which life is valuable, are perfectly beyond calculation.

* See Preliminary Addreſs to 1ſt and 2d vol. of the Engliſh Reports—Paſſim.

The

The following are the ſubjects on which the ſociety are more immediately deſirous of collecting and circulating information.

1. *Friendly Societies.*—The principles on which they ſhould be formed ſo as to enſure their permanence and ſtability, their effects, how they may be beſt encouraged, and any inconveniences that may in ſome inſtances have attended them be guarded againſt in future.

2. *Benevolent Loans.*—For aſſiſting the induſtrious poor, and enabling them to improve their comforts by their own efforts.*

3. *Agricultural Societies.*—For promoting a ſpirit of improvement in this branch, among all ranks, and combining a ſyſtem of rewards and incitements to the meritorious exertions of the labouring claſſes, for the bettering of their condition, and the increaſe of their comforts.

A valuable example of ſuch an inſtitution will be found in the 1ſt number of our reports; Account of Caſtleknock Farmers Society.

4. *Village Shops.*—For the better ſupplying the poor with the neceſſaries of life.

5. *Village Mills.*

6. *Fuel.*—How the poor may be better ſupplied with it, and taught to manage it with more œconomy.

7. *Habitations of the Poor.*—How they may be improved.

8. *Goals.*—Means of reforming them, and introducing the exerciſe of induſtry among the priſoners—which has been practiſed with ſo much ſucceſs, and been productive of ſo many beneficial effects in England.

9. *County Infirmaries.*— } Preſent ſtate of.
Local Diſpenſaries.— } Means of improvement.

* The conſideration of the utility of Benevolent Loans has been referred to the Sub-Committee of Friendly Societies.

10. *Public*

10. *Public Kitchens, and Soup Shops.*—In towns.

11. *Education of the Poor.*—Preſent ſtate of, and the beſt means of improving it, with a view to promote morality, induſtry, and civilization, among the riſing generation.

12. *Employment of the Poor.*—Means of providing it for ſuch as are diſpoſed to be induſtrious, particularly females, though deprived by accidental and temporary circumſtances, of the uſual means of exerciſing their induſtry and ſkill.

13. *Beggars.*—State of beggary in the kingdom, particularly the metropolis. The cauſes of its prevailing to ſo great an extent, and the means of preventing it, and of removing or diminiſhing its effects.

We ſhall be thankful for information upon all theſe ſubjects, and we earneſtly ſolicit and invite all perſons who have devoted any portion of their time to the conduct, or ſuperintendence of inſtitutions for the relief of the poor, the education of their children, the encouragement of their induſtry, or the general improvement of their morals and condition, to communicate to us the reſult of their experience, the plans which they have found moſt ſucceſsful and productive of the greateſt practical benefit. In order to promote theſe inquiries, the ſeveral ſub-committees (ſee p. 2. ſupra) have been appointed to ſearch for, and collect information. We expect much from their diligence; and truſt, we ſhall here meet with no diſappointment. We are full of hope and confidence, that every man who engages in any active department of this ſociety, will feel how ſacred a truſt he has undertaken, and that he will neither faint nor be weary till he has fulfilled his duty.

Senſible that the ſucceſs of our labours muſt depend upon the approbation and ſupport of the public, we are ſolicitous to remove the prejudices that may be entertained againſt any part of our ſcheme. We mean not to interfere with the conduct

duct of individuals, or presumptuously to dictate plans for their adoption. But we are not without hopes, that in the accounts from time to time collected and published, something will be found to invite the approbation and attract the notice of every reader; neither do we mean to agitate any topic that can have a tendency to inflame or irritate; so far from it, our object is, "to cement the different classes of the community together—by promoting industry and good order on the one hand, and giving efficacy and direction to liberality and kindness on the other;" so as to impress the minds of all with a conviction, that the established order of society is the best calculated to produce general happiness, and "that the wel-"fare of the poor, is more promoted and assured "by the gradations of wealth and rank, than it "ever could have been by perfect equality of con-"dition; even if that equality were not in its na-"ture chimerical and impracticable; or if practi-"cable, were not hostile and fatal to the industry "and energy of mankind."*

Impressed with these sentiments, we shall be cautious how we state the distresses of the poor in any instance, without at the same time suggesting a remedy, and in the choice of that remedy, *facts* and *experience* shall be our guide. To eradicate misery and vice out of the present condition of human nature, would be a visionary and chimerical project. To reduce the quantum of it, and increase the general stock of virtue and happiness, is an object to which the efforts of all good men should be directed.

We are aware that to produce any general change in the habits of a people, or any permanent improvement in their condition, cannot be the work of a day; perhaps the present generation can but lay the foundation of so glorious a change. In the

* See Preliminary Address to the 2d vol. of the Reports of the British Society, for bettering the condition of the poor. 19, 20, 21.

pursuit

purſuit of theſe objects, patience, and temper and perſeverance will all be neceſſary; difficulties muſt be ſurmounted, diſappointments endured without diſcouragement, and reſiſtance to the beſt concerted plans from obſtinacy, and inveterate attachment to old habits, muſt be ſubdued by mildneſs and conciliation. But we are ſanguine in our expectations of the good effects which may be produced. Already has this Inſtitution received ſome honourable marks of public approbation, and we confide in the well known generoſity of the Iriſh character, that when the attention of our countrymen is rouſed to this important ſubject, and the objects of the ſociety ſhall be fully underſtood by the public, they will meet with UNIVERSAL SUPPORT.

REPORTS,

B M

REPORTS, &c.

No. I.

An Account of the riſe and progreſs of the Cork Society *for bettering the condition and encreaſing the comforts of the Poor. Communicated by* the Rev. JOSEPH STOPFORD, F. T. C.

TO take a view of the riſe and progreſs of that ſociety which firſt in this kingdom, followed the ſteps of that eſtabliſhed in England, for bettering the Condition of the Poor, will, it is hoped, have its uſe in ſtimulating others to form ſimilar aſſociations.

The firſt deſign of creating ſuch an inſtitution, aroſe in the ſuperintending Committee of the Benevolent Society, a Society formed in Cork, for the relief of the ſick and indigent. At a meeting held for the purpoſe of deviſing means of increaſing their funds, the very great number who wanted aſſiſtance, and the difficulty of providing a ſufficient ſupply, ſtrongly impreſſed upon their minds the neceſſity of ſeeking for ſuch meaſures as might *prevent* in future that diſtreſs which it was beyond their power to remedy. In the courſe of this reſearch, they were ſoon led to the Reports of the London Society, and from thence gradually induced to adopt the principle moſt ſtrongly enforced in thoſe publications, "that the beſt relief which the Poor can receive is that which comes from themſelves."

ſelves." To communicate this deſign to the public, a meeting of the inhabitants of Cork was ſummoned for Feb. 12, 1799; at this, reſolutions were paſſed for forming a ſociety for bettering the Condition and increaſing the Comforts of the Poor, and that its general object ſhould be to collect and circulate information, attending chiefly to plans for œconomizing charity. But this meeting having been thinly attended, and a ſecond called a week after, almoſt entirely unattended, it appeared to many that the ſcheme muſt of neceſſity be abandoned. However, a few ardent individuals, determined ſupporters of the meaſure, encreaſing in zeal with increaſe of difficulty, formed a determination to render the public acquainted with the deſign, and then make another attempt to obtain general ſupport.—An addreſs* was conſequently ſent forth, ſtating the views and objects of the propoſed ſociety; the happy effect of which was that the following meeting called a month after, was reſpectably attended, the conſtitution of the ſociety formed, and the following reſolutions agreed to.

CORK, March 22, 1799.

RESOLUTIONS

Of the Society for bettering the Condition, and increaſing the comforts of the Poor.

1. THAT a Society be formed in this City for bettering the condition, and increaſing the comforts of the Poor.

2. THAT

* Vide Hinck's addreſs to the Inhabitants of Cork.

2. THAT the general object of the Society be to collect information respecting the circumstances of the Poor in this City and Neighbourhood, and the most effectual means of meliorating their condition; and to communicate this information to the public, in order that any comforts and advantages which the Poor enjoy in other parts of the British empire, may be extended to this part, in as great a degree as peculiar circumstances will admit. And as it has been found impossible, notwithstanding the large sums bestowed, to relieve all the distress that occurs in this large City, it appears desirable that particular attention should be paid to all plans of economy, so as to extend the benefits of charitable institutions to as great a number as possible.

3. That the Society ever keep in view the principle, that the best relief the Poor can receive, is that which comes from themselves; and that the most effectual method of improving their condition is by the encouragement of industry and prudence.

4. THAT the business of the Society shall be transacted by a Committee chosen annually.

5. THAT this Committee be empowered to correspond with any other society having a similar object in view; to purchase any books which are calculated to give them information on the subject; and to print any plan which they think deserving of the public attention.

6. THAT the Committee be also empowered to offer such rewards for good conduct, as

the ſtate of the funds will admit, ſo as to awaken the attention of the Poor to what will promote their beſt intereſts.

7. THAT the Committee conſiſt of a Preſident, five Vice-Preſidents, and twenty-eight Members, including the Treaſurer and Secretary, to be choſen at an annual meetiug of the ſubſcribers.

8. THAT no plan ſhall be printed, or any other expence incurred, without the approbation of at leaſt ſeven members of the Committee, aſſembled in a regular manner.

9. THAT the Committee meet on the firſt Wedneſday of every month for the tranſaction of buſineſs.

10. THAT a ſub-committee choſen by the general Committee out of their own body, meet frequently for the purpoſe of examining reports, and preparing plans for the inſpection of the general committee.

11. THAT every ſubſcriber be entitled to attend the meetings of the Committee, and to give his opinion, but not to have a vote on the deciſion of any queſtion.

12. THAT every member ſubſcribe *half-a-guinea* annually to defray the expences of the Society.

Preſident,

HON. AND RIGHT REV. THE LORD BISHOP OF CORK AND ROSS.

Vice-Preſidents,

Sir Samuel Rowland, Serjt. Chatterton,
Hon. & Rev. Dean St. Lawrence, J. AnderſonEſq.
Rev. Doctor Moylan,

COMMITTEE

William Beamiſh, Eſq.
Jacob Biggs, Eſq.
Dan. Callaghan, Eſq.
Doctor Callanan
Rev. John Chetwood
Chriſtopher Cole, Eſq.
William Crawford, Eſq.
Edward Creed, Eſq.
T. Cuthbert, Eſq. *Treaſ.*
Abraham Forſter, Eſq.
Rev. John Forteſcue
Doctor Haig
Rev. T. D. Hincks, *Sec.*
Strettle Jackſon, Eſq.
William Jones, Eſq.
Sir Richard Kellet
Richard Lane, Eſq.
Abraham Lane, Eſq.
Dan. Lane, Eſq.
John Lecky, Eſq.
Sam. M'Call, Eſq.
Peter Maziere, Eſq.
James Morrough, Eſq.
Thomas Roberts, Eſq.
Rev. W. Thompſon
Thomas Walker, Eſq.
Fr. A. White, Eſq.
Michael Wood, Eſq.

SUB COMMITTEE.

Chriſtopher Cole, Eſq.
Thomas Cuthbert, Eſq.
Rev. T. D. Hincks
William Jones, Eſq.
Thomas Roberts, Eſq.
Rev. W. Thompſon
Thomas Walker, Eſq.

The tenth reſolution deſerves particularly to be attended to by all who may wiſh to conſtitute uſeful aſſociations. The appointment of a ſmall ſubcommittee for tranſacting the regular buſineſs of a ſociety, anſwers two purpoſes; 1ſt. *the increaſe of reſponſibility in each Member*, 2d *the diſcuſſion of buſineſs in the way of converſation, inſtead of debate.* And if ſuch ſubcommittee were appointed for a determined time*, it would have this advantage, that the limited duration of the reſponſibility attached to the office, would be an encouragement to individuals to undertake the duty.

Should any other cities of Ireland imitate the example which Cork has ſet them, perhaps it would be prudent in the founders to make the public perfectly acquainted with their deſign, before a general meeting be ſummoned. However that this error (if it be one) has been fallen into by the authors of the Cork Inſtitution, muſt be conſidered as particularly fortunate, as it has given them an opportunity of affording a very uſeful example of zeal unſubdued by difficulty, and perſevering againſt every appearance of ill ſucceſs.

When the ſociety firſt commenced its operations, a variety of objects preſented themſelves, all deſerving their moſt animated application. But amidſt this variety they reſolved to confine themſelves to one object at a time, and that object to be *the inſtitution of friendly ſocieties*, this moſt eſſentially agreeing with the principle of their aſſociation, the endeavour of ſtimulating the poor to

* N. B. Such a Regulation has been adopted by the Dublin Society, for promoting the comforts of the Poor. Vide 10th Reſolution.

to relieve themſelves. When it is conſidered that the ardor of humane individuals, is generally mixed with a too rapid and confuſed exertion, this patience and ſelf-denial in the founders of the Cork ſociety cannot be too much admired.

To form a conſtitution of a friendly ſociety no labours were omitted from whence they might obtain information relative to the plan moſt perfect in itſelf, and according to their opinion beſt ſuited to the inhabitants of the city of Cork. When this was completed, the exertions of the ſociety were employed in finding out active individuals of the *middle order*, who might carry it into execution; theſe being appointed, Cork was divided into four diſtricts, in each of which, a ſub-committee of directors was placed, to carry on the buſineſs of the Friendly Society. (*a*).

The next object which employed the labours of the Committee, was the publication of Rewards encouraging cleanlineſs, induſtry and good conduct. The following is a ſtatement of their ſcheme.

REWARDS.

The General COMMITTEE of the SOCIETY for bettering the Condition of the POOR, have agreed to the following Reſolutions:

I. That they will give the ſum of *Ten Guinea*, to ſeven Men ſervants, reſiding within the Liberties of the City of CORK, who ſhall have received Wages during the greateſt number of years (not leſs than five) in the ſame ſervice,

(*a*) Vide A Tract entitled "Regulations of the Cork Friendly Society.

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I. That they will give the ſum of *Ten Guineas*, to ſeven Men ſervants, reſiding within the Liberties of the City of CORK, who ſhall have received Wages during the greateſt number of years (not leſs than five) in the ſame ſervice,

(*a*) Vide A Tract entitled "Regulations of the Cork Friendly Society.

and ſhall produce ſatisfactory Certificates from their Maſters or Miſtreſſes of their continued good behaviour—namely,

To the beſt - THREE GUINEAS.
To the ſecond - TWO GUINEAS.
To each of the next five ONE GUINEA.

And alſo a Certificate of his having obtained ſuch Reward to each of the ſucceſsful Candidates.

II. That they will give the ſum of *Ten Guineas* to ſeven Female ſervants, reſiding within the Liberties of the City of CORK, who ſhall have received Wages during the greateſt number of years (not leſs than Five) in the ſame ſervice, and ſhall produce ſatisfactory Certificates from their Maſters or Miſtreſſes of their continued good behaviour—namely,

To the Beſt - THREE GUINEAS.
To the ſecond - TWO GUINEAS.
To each of the next five ONE GUINEA.

And alſo a Certificate of her having obtained ſuch Reward to each of the ſucceſsful Candidates.

*** *The Certificates of the Maſters or Miſtreſſes to be given in to the Rev.* T. D. HINCKS, *Secretary of the Society, on or before the Firſt day of December next, and the Rewards to be adjudged at the firſt Meeting of the General Committee in January,* 1800.

III. That they will give the ſum of *Twenty Guineas* in Rewards to ſuch of the lower orders of the People, reſiding within the Liberties of the City of CORK, as ſhall keep their Perſons and Habitations in the beſt ſtate of cleanlineſs,

during

during the ſix months beginning the 1ſt of *November* next, and ending the 30th of *April*, 1800. —namely,

To the Beſt - TWO GUINEAS.
To each of the four next ONE GUINEA AND A HALF.
To each of the twelve next ONE GUINEA.

No perſon can be a Candidate for any of theſe rewards, who does not comply with the following conditions.

1ſt. He or ſhe ſhall be a ſubſcriber to the *Cork Friendly Society*, previous to the determination of the Rewards, if under fifty years of age. *(a)*.

2d. The Habitation of each Candidate ſhall be white-waſhed both within and without, at leaſt once within the appointed time.

3d. No dunghil ſhall be made or kept by any Candidate in the public ſtreet or road, nor ſhall water or dirt be thrown into it.

4th. The Footpath of pavement before the houſe of any Candidate (if there be one) muſt be kept well ſwept.

5th. If any Candidate has a pig, it muſt not be kept in the Dwelling-Houſe. (*b*).

*** Perſons intending to become candidate for the above Reward, muſt give in their names

(*a*) It is ſubmitted to conſideration, whether it may not be prudent to omit the condition requiring the candidate to enter into a friendly Society, as the beſt effects from thoſe inſtitutions muſt be expected, when they are voluntarily entered into from a conviction of their utility.

(*b*) It is ſubmitted to thoſe who may deſign to imitate this ſcheme, to add the following conditions: "That the roof be kept ſound, and the floor raiſed above the level of the adjoining ground."

and places of abode to the Rev. THOMAS D. HINCKS, Secretary of the ſociety, at his Room in the Meeting-Houſe Yard, *Princes-ſtreet*, between the hours of *Ten* and *Twelve* in the Forenoon, on or before the Firſt of *November* next, that they may be occaſionally inſpected by viſitors appointed for the purpoſe; and the rewards will be adjudged at the Meeting of the General Committee in *May*, 1800.

N. B. Not keeping a Dog, will be conſidered as an additional recommendation.

Signed by order of the Committee,

THOMAS D. HINCKS, Secretary.

CORK, Sep. 7th 1799.

The publication of ſuch rewards is perhaps the moſt œconomical and effectual way of promoting a general ſpirit of improvement amongſt the Poor. A ſmall fund is ſufficient for the purpoſe, and the effect produced *permanent*; the cottage crowned with a public reward, ſtands up a conſtant and eminent example to excite the imitation of the ſurrounding inhabitants, and to produce in them increaſing habits of cleanlineſs and a continual growth of improved manners.

The foregoing hiſtory of the Cork Society for bettering the condition of the poor, ſhews it to be both a publiſhing and an *acting* one, and ſo far different from the London Society, whoſe operations conſiſt ſolely in collecting and publiſhing information. This confinment of plan perhaps is neceſſary to a Society which extends its exertions from a metropolis over an entire kingdom; the labour of examining, collecting and arranging a multiplicity of accounts, ſeems to be a ſufficiently weighty object to employ any one Society.

No.

No. II.

An Account of the Caſtleknock *Farmer's ſociety, communicated by the Rev. Dr.* O'Connor.

ON the 27th November, 1797, the firſt meeting of this Society was held at the Rev. Doctor O'Connor's, Right Honourable Thomas Pelham in the Chair, at which a number of Reſolutions were entered into, of which the following are the principal.

That the objects of this Society be the improvement of agriculture, the encouraging and rewarding faithful, induſtrious and ſober ſervants, labourers and others employed in the buſineſs of huſbandry.

That every landholder or inhabitant of the united pariſhes of Caſtleknock, Blanchardſtown, and Porterſtown, ſubſcribing annually half a guinea or upwards ſhall be a member of this Society.

That a Treaſurer and Secretary be elected annually.

That the premiums held out by the Suſſex Agricultural Society be adopted as the baſis ofours.

On the 29th of January 1798, premiums were offered for the encouragement of agriculture and induſtry to the amount of £61. 18*s*. 3*d*. Not more than £.16 14*s*. 9*d*. of which has been granted, the diſturbances of the following ſummer, preventing claims from being ſent in, it was at the ſame time reſolved, that the funds of this ſociety or ſuch part thereof as ſhall be agreed

agreed on, be lent every year intereſt free on ſuch ſecurity as ſhould be approved of to ſuch perſons as ſhould eſtabliſh a village ſhop or ſhops within the united pariſhes, furniſhed with ſuch articles as are generally made uſe of by labourers, manufacturers and mechanics, ſuch ſhop or ſhops to be under the inſpection and ſubject to the regulations of the ſociety.

A committee was appointed to draw up rules for the internal regulation of the ſociety, which were as follows.

1ſt. That the meetings of the ſociety be held four times in the year: viz. on the laſt Mondays of June, September, December, and March; and that notice of ſaid meetings be given to all members by the ſecretary.

2d. That a majority of the members preſent at any of the quarterly meetings may adjourn ſaid meeting from time to time, and that a ſpecial meeting may be called on the requiſition of five members; the ſecretary giving a week's notice.

3d. That a Chairman choſen by the members preſent do preſide at and regulate the proceedings of the meeting.

4th. That all ſubſcriptions be paid in to the Treaſurer on or before the laſt Monday in December each year: and that all ſubſcribers are deemed perpetual members; and the uſual ſubſcription is conſidered a debt to the ſociety until notice in writing be given to the Treaſurer of an intention to withdraw it for the enſuing year.

5th. That the premium year do commence this year on the 1ſt of April, and hereafter on the 1ſt of March, and that all claims for premiums requiring a year for their completion be ſent in on that day, and all others at ſuch times

as

as ſhall be agreed on at any quarterly meeting. All premiums for the enſuing year to be announced in hand bills before the 1ſt of March in each year.

6th. That no premium be given to any non-ſubſcribing landholder worth £.50 per annum.

7th. That tenants to landholders worth £.100 a year, obtain no premium unleſs they or their landlords be ſubſcribers to this ſociety.

8th. That no perſon be allowed to obtain a premium for the ſame thing above once every three years.

9th. That a candidate being detected in any attempt to impoſe on the Society, ſhall not only forfeit his preſent claim, but be declared incapable of obtaining any premium in future from this Society.

The meetings of the Society were interrupted for ſome months by the diſturbances of the country, but not diſcouraged by this, the Society reſumed their meetings on the 26th of November, 1798. Appointed a Committee to prepare a liſt of premiums for the preſent year, which they accordingly did to the amount of £.57. 2ſ 4*dh* ſee liſt of premiums for 1799. Ordered that the ploughing match which was interrupted laſt year ſhould be held on the 5th of July, 1799, on which day four ploughs with oxen and ſix with horſes appeared in the field; judges were appointed and premiums given to the beſt ploughmen to the amount of ſix guineas.

Ordered that the Right Honourable Thomas Pelham, at his own requeſt be continued an honorary Member.

The number of Members *about* forty.

The ſubſcriptions from half a guiuea to two guineas.

No.

Premiums adjudged and paid by Farmer's Society.
Castleknock, *for* 1798.

	£.	s.	d.
No 1 and 2 ploughing. 24th June to John Archbold ploughman to Mr. Mc'Farland -	2	5	6
Three ploughs only with horses appearing this day, the 5th of July was appointed for a second tryal, on which day four ploughs with oxen and six with horses appeared, when premiums were adjudged and paid as follows			
To Bryan Floody, ox ploughman to Mr. Blackwood -	2	5	6
To Christopher Kelly, horse ploughman to Mr. Troy -	2	5	6
No. 3 Rearing children			
October 28th, To Patrick Magennis for having brought up the greatest number of children, viz. fifteen, in habits of industry -	1	14	1½
To Patrick Sharkey, for next greatest number, viz. eight -	1	2	9
To Thomas Kernan, for next greatest number, viz. seven -	1	2	9
To Connor Farrelly, for fourth greatest number, viz two	0	11	4½
No. 7. Labourers in farming, &c.			
To John Beddy, for fourteen years service with Mr. Smythe	1	14	1½
To Andrew Mooney, for thirteen do. with Mr. Kirkpatrick, Coalmine	1	2	9
To Connor Farrelly, for eleven do. with do. -	0	11	4½

No.

No. 24. Superannuated Labourers.	£.	s.	d.
To Daniel O'Brien and Patrick Lynch, £.1. 2s. 9d. each	2	5	6
To Thomas Carroll and Edward Mahon, 11s. 4h. each	1	2	9
	£18	4	0

The premiums which require a year for their completion from No. 10 to No. 24. to be determined at the firſt meeting after 1ſt of May 1800.

The Society foreſeeing a dear ſeaſon have opened a ſubſcription to purchaſe proviſions and fuel, to be ſold out to the poor at reduced prices.

A premium to ſuperannuated labourers, ſuggeſted by a paper of Doctor Dobbin's. Agricultural Magazine, 1ſt No p. 39.

Premiums propoſed by the Farmer's Society, of the Union of Caſtleknock, *for the year commencing the 1ſt of May* 1799, *and ending the* 30*th of April* 1800.

LABOURERS PREMIUMS.

	£.	s.	d.
I. To the beſt ploughman, with oxen, -	2	5	6
II. To do with horſes,	2	5	6

The qualifications neceſſary to gain the above premiums to be determined by a Committee appointed for that purpoſe.—The ploughing-match to be held in a field of Mr. Troy's, at Porterſtown, on 24th June, 1799.—All

Claimants

	£.	s.	d.
Claimants for the ploughing premiums are requeſted to ſend in their names and the number of ploughs they intend to ſend, to the Secretary, three days before the trial.			
III. To the Labourer who ſhall have brought up the greateſt number of legitimate children to the age of twelve years in habits of induſtry,	1	14	1½
IV. To do. for the next greateſt number, -	1	2	9
V. To do. for the third greateſt number, -	1	2	9
VI. To do. for the fourth greateſt number,	0	11	4½
VII. To the Labourer in farming, who ſhall have lived the greateſt number of years, not leſs than five, in the ſame ſervice, and behaved with honeſty, ſobriety and induſtry, during that time; and who ſhall produce a ſatisfactory certificate from his maſter of ſuch continued good behaviour,	1	14	1½
VIII. To do. for the next greateſt number of years,	1	2	9
IX. To do. for the third greateſt number, -	0	11	4½
X. To three Labourers, who ſhall be returned by judges appointed for the purpoſe, as being the moſt expert and handy in the different works of huſbandry, viz:—ditching, draining, thatching, plaſhing hedges, &c. ploughing excepted, one guinea each,	3	8	3

N. B. The premiums for ploughing, ditching, draining, and for handy labourers, to be determined by a Committee appointed for that purpoſe.

The

	£.	s.	d.
The foregoing ten premiums to be determined the laſt Monday in June, 1799.—All claims for ſaid premiums to be ſent in to the Secretary, on or before the 22d of June, 1799.			
The following premiums require a year for their determination, which year begins the 1ſt of May 1799, and ends the 30th of April 1800.—All claims for ſaid premiums to be ſent to the Secretary, on or before the 1ſt of May 1800, and to be determined on the next meeting of the Society.			
XI. To the wife or widow of a Labourer who ſhall have done the greateſt number of days work in huſbandry, within the year; a preference to the widow, -	1	2	9
XII. To do. for the next greateſt number, -	0	11	4½
XIII. To ſix boys and ſix girls, from twelve to ſixteen years old, who ſhall appear to the Society, by certificates from their employers, to have earned the moſt money in country buſineſs, within the year, half-a-guinea each,	6	16	6
XIV. To the ſame number of boys and girls, under the age of twelve, and under the ſame conditions, provided premiums eleven and thirteen do not exceed 3*d.* per day; twelve and fourteen 2*d.* -	6	16	6
XV. To ſix Labourers who ſhall obtain from their reſpective clergymen and employers, certificates of their being the moſt attentive to religious duties, the moſt ſober, honeſt, induſtrious, and in every reſpect the beſt conducted;			

	£.	s.	d.
conducted Labourers within the Union, -	3	8	3

XVI. To ſix boys and ſix girls, who ſhall be returned from the ſchools of Caſtleknock, Blancherſtown, and Porterſtown, as the moſt attentive to learning, and beſt behaved children of ſaid ſchools; the certificates to be ſigned by the maſters, and counterſigned by their reſpective clergymen: theſe premiums to be given in books or cloaths, - 3 8 3

XVII. To three Labourers, or widows of labourers, who ſhall be returned by inſpectors appointed for that purpoſe, as having kept their children, cabbins, and gardens, in the neateſt, beſt, and moſt decent order; gentlemen's lodges excepted, 3 8 3

XVIII. To the wife or widow of a Labourer, who ſhall (with the aſſiſtance of her children, under the age of ſixteen,) have ſpun the greateſt quantity of linen yarn, and prepared the ſame for the loom, within the year, 1 2 9

XIX. To do. for the next greateſt quantity, - 0 16 3

XX. To do. for third greateſt quantity, - 0 11 4½

XXI. To the wife or widow of a labourer, who ſhall (with the aſſiſtance of her children, under the age of ſixteen,) have ſpun the greateſt quantity of woollen yarn, and prepared the ſame for the loom, within the year, - 1 2 9

XXII.

	£.	s.	d.
XXII. To do for the next greateſt quantity, -	0	11	4½
XXIII. To the wife or widow of a Labourer, who ſhall (with the aſſiſtance of her children, under the age of ſixteen) have knit the greateſt number of pairs of ſtockings, within the year, -	1	2	9
N. B. The quantity of yarn and number of pairs of ſtockings to be certified (if required by the Society) upon oath.			
XXIV. To ſuperannuated Labourers, who ſhall be recommended as having been ſober, honeſt, and induſtrious by their employers,	3	8	3
	£.50	5	10½

MEDALS AND PREMIUMS TO GENTLEMEN AND FARMERS.

1ſt. Claſs to conſiſt of gentlemen of eſtates, and gentlemen farmers.—2d. Farmers living by agriculture, and paying £.50 per annum, rent, and upwards.—3d. Farmers living by agriculture, and paying under £.50 per annum, rent.

I. To the Farmers of the 1ſt and 2d. claſſes who ſhall keep their farms and offices in the neateſt and moſt exact order—a medal each.

II.

	£.	s.	d.
II. To the Farmer of the 3d claſs, for the ſame—a Medal, or	1	2	9

III. To the Farmers of the 1ſt. and 2d claſſes, who ſhall preſerve their Corn on the beſt conſtructed ſtands, and in the moſt effectual manner—a Medal each.

IV. To the Farmer of the 3d. claſs, for the ſame—a Medal, or	1	2	9

V. To the Farmer who ſhall appear to have the moſt comfortable habitation for his Labourers—a Medal

VI. To the Farmer who ſhall raiſe the 1ſt. 2d. and 3d greateſt quantity of Potatoes, in proportion to the ground occupied, in the beſt and cheapeſt manner—a Medal.

VII. To the Farmers of the 1ſt. and 2d. claſſes, who ſhall make the greateſt quantity of perches of ditches, with white thorn quicks and foreſt trees—a Medal each.

VIII. To the Farmer of the 3d. claſs, for the ſame—a Medal, or	1	2	9

IX. To the Farmers of the 1ſt. and 2d. who ſhall have made the greateſt quantity of covered drains, in the beſt and cheapeſt manner—a medal each.

X. To the Farmer of the 3d. claſs, for the ſame—a Medal, or	1	2	9

XI. To the Farmers of the 1ſt. and 2d. claſſes, who ſhall have collected the greateſt quantity of good impoſt or compoſt—a Medal each.

XII. To the Farmer of the 3d. claſs, for the ſame—a Medal, or	1	2	9

XIII. To the owner of the beſt Bull, four years old and upwards—a Medal,

XIV.

	£.	s.	d.
XIV. To the owner of the beſt Ram, three years old and upwards—a Medal.			
XV. To the owner of the beſt draft Stallion—a Medal.			
XVI. To the perſon who ſhall have produced the greateſt quantity of honey within the year—a Medal, or	1	2	9
	£.57	2	4½

The above premiums, to gentlemen and farmers, belong to the claſs which require a year for their determination, therefore the claims for them are to be ſent in to the Secretary, on or before the 1ſt. of May 1800, and to be determined by the Committee for ploughing, ditching, draining, &c.

At a meeting of the Society on the 25th, of March laſt, it was reſolved, That no perſon who ſhall appear to the Society, to have been engaged in the late outrages, or who ſhall be engaged in any future diſturbances of the country, ſhall ever receive any of the premiums offered by this Society: and that this reſolution be annexed to our next liſt of Premiums.

Premiums given by the Farmer's Society of Caſtleknock, *for the laſt year, ending the 1ſt of April,* 1799.

	£.	s.	d.
To Richard Mullally, having reared five children to the age of twelve years,	1	2	9
To William Wilſon, having lived with Dr. Connor twenty-ſix years,	1	2	9

To

	£.	s.	d.
To Richard Mullally, having lived under the ſecretaries in the phœnix-park eighteen years,	1	2	9
To John Rafter, having lived with Elizabeth Maunſell fifteen years,	0	11	4½
Half-a-guinea each to William Wilſon, James Curley, Patrick Henery, Robert Teelon, Thomas Packenham, and Matthew Morgan, as being in every reſpect the beſt conducted Labourers in the Union,	3	8	3
To Sarah Murphy, having worked the greateſt number of days, in huſbandry, within the year,	1	2	9
To the undernamed ſix boys and ſix girls, as being the beſt conducted, in the ſchools of Caſtleknock, Blancherſtown and Porterſtown; James Scully, Mark Ardiff, Mary Henery, and Jane Geohegan, of Caſtleknock. John Cromer, John Duffy, Tereſa Lynch, Margaret Cowan, of Blancherſtown. John Kane, Richard Weſt, Sarah Roe, and Elizabeth Brien of Porterſtown -	3	8	3
To John Kernan, under twelve years of age, having worked 294 days with Mr. Wynne, within the year	0	11	4½
To Nancy Kernan, under ſixteen years of age, having worked 299 Days with Mr. Wynne, within the year	0	11	4½
To Thomas Carpenter, under ſixteen years of age, having worked with Mr. Kirkpatrick 270 days within the year	0	11	4½
To Chriſtopher Gamble, having kept his children, cabin, and garden, in the neateſt and beſt order -	1	2	9
To Elizabeth Byers, having ſpun the greateſt quantity of yarn within the year	1	2	9

To

	£.	s.	d.
To Elizabeth Comber, for the next greateſt quantity -	0	16	3
To Sarah Webſter, for the third greateſt quantity	0	11	4½
	£16	14	9

The diſturbances of the laſt ſummer prevented more claims from being ſent in; the next year commences on the 1ſt of May, 1799. The money not claimed this year to be carried over, to pay part of next year's Premiums.

OBSERVATIONS.

There is no calculating the beneficial effects that might reſult from the general eſtabliſhment of inſtitutions ſimilar to the Caſtleknock Farmer's Society. It proceeds upon the true principle "That the moſt effectual way of promoting the improvement of the condition of the "labouring claſſes, is to ſet them to work at "it themſelves." It combines with this principle a due attention to the improvement of their morals, and the education of their children, and tends to promote a friendly intercourſe between the different claſſes of ſociety in the diſtrict, and to render the rich better acquainted with the wants, and the merits of their poorer neighbours. The principles on which this inſtitution is founded may be modified in a variety of ſhapes, and adapted to the particular circumſtances of every diſtrict. The example ſo laudably ſet by the pariſh of Caſtleknock has already been followed by a Society of gentlemen and farmers in the pariſh of Navan and in the county of Meath.

No.

No. III.

Extract of two letters received from the Rev. DOCTOR FORSTER *of* Stradbally, *to* DOCTOR PERCEVAL, *with obſervations by the latter.*

Stradbally, 16th July, 1799.

IN the year 1786, two ſchemes were formed in this pariſh, one deſigned for the benefit of ſick and infirm artiſts, as ſmiths, carpenters, maſons, &c. Each member and ſubſcriber paid an Engliſh ſhilling on admiſſion, and ten pence halfpenny the firſt Monday in each month. An Engliſh ſhilling was likewiſe paid for an annual dinner in September of each year, and on the death of any one of the poor members, an Engliſh ſhilling was paid by each member towards the ſupport of the widow and family of the deceaſed —In caſe any of the poor members was ſick, confined, and unable to work, he was paid weekly ſix ſhillings; if he continued invalid more than ſix weeks, his allowance was three ſhillings per week.

The other ſcheme was for the benefit of day labourers, the ſame rules, charges and allowances when ill, as thoſe of the artiſts already mentioned ſave that eleven pence was paid on the ſecond Monday in each month, by each member of the Labourer's Society, it is to be obſerved that a common labourer, ſuppoſing him to work ſix days in each week, which is ſeldom the caſe, at eight pence a day, the wages here, he could earn but four ſhillings a week, yet when ſick or diſabled, he was allowed ſix ſhillings, as his wife and family might be interrupted in their occupations

occupations by attention to the invalid, and becauſe ſome medicines and more coſtly fare than uſual might be neceſſary for his recovery. In a ſhort time after theſe ſchemes were formed, a large number of the principal people of this pariſh, and not a few externs, became willingly honorary members, to contribute to the funds for ſupporting them, each ſcheme had upwards of one hundred and fifty ſubſcribers and members. In conſequence the funds of each ſociety quickly enabled their reſpective ſtewards to purchaſe a black velvet pall, twelve linen ſcarfs, fourteen hat-bands, two cloaks, caps and poles for conductors. Each member was charged ſix pence who did not attend the funeral; thirty ſhillings was allowed for a coffin and expences. The poor labourers and artiſts who were members felt inexpreſſible ſatisfaction, knowing they would be buried, not like dogs, without a coffin, but in a kind of ſtate unknown to perſons of their rank. To ſecure the morals of the poor members of each ſcheme, the rules declared that any perſon convicted by two or more witneſſes, before a council appointed and ſworn, of being drunk, of curſing and ſwearing, of being concerned in any riot, of uſing indecent or opprobrious language, of ſtealing and robbing, or of being guilty of any crimes forbidden by the laws in force here, ſuch perſon ſo convicted, was to be expelled, and to forfeit the benefits he would otherwiſe be entitled to. A ſworn treaſurer, three ſtewards, a council of ſeven, and as many members as pleaſed, met at a houſe appointed for the purpoſe, on the firſt or ſecond Monday in each month, to audit the accounts, pay money, hear and determine cauſes, &c. Each member preſent to be allowed one quart of 3*d*. ale. Any member who did not, within each month, pay all due from him, his name to be ſtruck out of the books. A large cheſt was bought

for the pall, &c. &c. and a ſtrong box with three different locks and keys, and a key given to each of the three ſtewards, all of whom were required to be preſent at opening the box, to pay and receive money. Two ſworn members were obliged each day to viſit the invalids, and report faithfully whether their ſickneſs was real or pretended.

No artiſt or labourer was admiſſable into the ſocieties formed here for their benefit, unleſs under forty years of age, and of ſound mind and body, and none were to be admitted without a month's previous notice to enquire into their character and modes of life. I mentioned that an Engliſh ſhilling was paid by each member towards the ſupport of the family of a deceaſed member; and I recollect with pleaſure ſeveral inſtances of the happy conſequences of that rule, among which I reckon a poor labourer that worked with me: he died, and left a widow and four boys, ſhe got, beſides thirty ſhillings for coffin, &c. ſeven pounds ten ſhillings Engliſh. Out of that ſum ſhe apprenticed the two elder boys aged eleven and twelve, clothed and ſchooled the other younger boys.

I have from much experience been long ſince convinced that the moſt effectual method of improving the condition of the poor is by the encouragement of induſtry, ſobriety, and of courſe prudence, &c. They greatly want the implements and the means of induſtry, as ſpinning-wheels, knitting-needles, flax, cotton, wool. A pound of worſted delivered to different families, with a promiſe of 3*d.* more for a pair of knit ſtockings than the ſhops give, has had often a good effect here, the ſame I may ſay of cotton, wool and flax, a ſmall additional premium is a ſpur. The eſtabliſhment of ſome manufacture, ſuited to each town, would be a permanent ſupport, a ſure ſource of comforts to the poor.

OBSER-

OBSERVATIONS.

It is much to be regretted, among the innumerable calamities entailed upon the kingdom by the late rebellion, that thoſe ſocieties, which till then flouriſhed, and were productive of the moſt beneficial effects, have been entirely broken up. We lately had to lament the deſtruction of two ſimilar inſtitutions at Wexford, originating from the ſame cauſe.

It is obvious that the funds of ſocieties eſtabliſhed on principles ſimilar to thoſe of the Stradbally inſtitutions muſt ſoon fail, unleſs recruited by large contributions from honorary members. Yet ſuch is the improvident diſpoſition of the peaſantry of Ireland, that perhaps it will be found neceſſary in moſt parts of the kingdom, to induce them to ſubſcribe, by the offer of terms more advantageous than the calculation of their own contributions would juſtify.* The allowance of ſix ſhillings a week to thoſe who can earn but four, ſeems however too liberal, nor is it probable that even the ſolemn obligation entered into by the ſtewards would afford ſecurity againſt abuſes. Experience has but too well evinced the inefficacy of ſuch obligations; and many will join in the opinion of the excellent Howard, that they ought to be diſpenſed with in ſimilar caſes of much higher importance.

* This would be peculiarly neceſſary in parts of the kingdom where the price of labour is lower than at Stradbally.

No. IV.

Account of the Sunday and Daily School on the North Strand, by a Lady, communicated by Dr. STOKES.

THIS ſchool was inſtituted in 1786, for boys and girls, the total number admitted to the 19th of Auguſt, 1799, has been 2027. The average number on the rolls has been for ſome years paſt 250.

INCOME.	*l.*	*s.*	*d.*	EXPENCES.	*l.*	*s.*	*d.*
Subſcriptions	50	0	0	Chaplain's ſalary	34	2	6
Charity Sermon	150	0	0	Five Teachers do.	80	0	0
Collections on Sundays in Chapel	60	0	0	Rent	20	0	0
				Clothing	36	0	0
				Stationary	13	0	0
	260	0	0	Apprentice fees and all incidental expences, including coals, repairs advertiſements, &c.	70	0	0
					253	2	6

For account of the profit on the girls work, and the uſes to which it is applied, See page 36.

It is an invariable rule, not to let the expences exceed the income, for the purpoſe of ſecuring permanency to the inſtitution.

This ſchool is more particularly intended for the benefit of the inhabitants of St. Mary's, St. Thomas's, and St. George's pariſhes, but from its commencement in the year 1786 to this day, there is not a ſingle inſtance of any proper object being refuſed admiſſion, and many at this time attend from a very conſiderable diſtance. The ſituation of the ſchool

ſchool is preferable to one more central, as not only the health of children is better, but they even receive inſtruction more effectually in purer air, as experienced teachers have obſerved.

For the former government of this charity, ſee 2d regulation in a pamphlet, intitled, "An account of the Inſtitutions and Regulations of the Sunday and Daily School, North Strand," publiſhed in 1794,—at preſent the government is regulated by annual ſubſcribers and honorary members, who appoint officers and committees, and fill up vacancies.

The principal officers of the Society at preſent are as follows:

The Right Hon. John Beresford, *Patron.*
Lord Viſcount Wicklow, *Preſident.*
Clotworthy Rowley, Eſq. *Vice Preſident.*
One vacant.
Rev. William Whiteſide, *Chaplain.*
Sir William Gleadowe Newcomen, Bart. *Treaſurer.*
John Fowler, Eſq. *Sub-treaſurer.*
Mr. William Watſon, Jun. *Secretary.*

Admiſſion for children is obtained on the recommendation of a ſubſcriber in writing; in caſe there is cauſe to reject ſuch recommendation, the reaſons for ſuch refuſal are aſſigned to the recommender.

Part of the employment in the female ſchool conſiſts of knitting and needle-work. A lady of the Society is appointed to preſide over that department, to direct the kinds of work the children ſhall be employed in, to furniſh materials for the ſame, and to take charge of it when executed. A committee of finance are authorized to ſupply her with money for that purpoſe.

For the books kept to regulate the interior management of the ſchool—See Appendix, No. 5.

The

The books uſed in the School in education, are

Alphabets and ſpelling cards, 1ſt. Leſſons for children, Imperial Spelling-book, Dilworth's New Guide, Univerſal Spelling-book, Hannah Moore's Tracts, Inſtructive Stories for the Poor in general, the Sunday Scholars Manual, the Servants Friend, the New Teſtament, Tracts publiſhed by the Society for promoting Chriſtian Knowledge, Sellon's Abridgment of the Scriptures, Leſſons for Children from the Scripture, Church Catechiſm, Fundamentals of Chriſtianity, Dr Mann's Explanation of the Church Catechiſm, Secker's Lectures. The four laſt are put into the hands of Proteſtants only.

Theſe are what are at preſent uſed in the School, but it is ſometimes neceſſary to lock up ſome books and give out others, though the children may not have read them through, as the junior children are apt to get the ſtories by rote from hearing their ſeniors read them.

One of the maſters is a Roman Catholic, and conducts the Roman Catholic children to Chapel every Sunday.

The catechiſms uſed by thoſe are directed by a clergyman of their own perſuaſion.

To procure the regular attendance of the children, it has been found neceſſary to hold out ſome advantage to them beſides education. For this purpoſe, at the commencement of the ſchool, bread was given—the mode of diſtribution was as follows—At nine o'clock, the names of the children then preſent were marked on a ſlate, and at one o'clock, each of thoſe children was given one-eighth of a ſixpenny loaf But this was found inconvenient, for 1ſt. of thoſe children who lived at a diſtance from the ſchool, it was obſerved that the leaſt diſtreſſed were thoſe who came earlieſt, as they could more eaſily get the irbreakfaſt early.—2dly. That of thoſe who lived near, many came in and were marked,

and

and then went home for their breakfaſt.—3dly. There was an opportunity for purloining the bread, as the diſtribution was variable.

For the laſt five years it has been found beſt to conſider early attendance, along with other parts of good conduct, deſerving encouragement, and to reward it by additional cloathing.

Perhaps at a country ſchool, a breakfaſt to the firſt twenty would anſwer, as that would be an invariable expence.

Of 250 children, which is the annual average number on the roll books, 60 only are cloathed by the charity.—To prevent parents from ſending their children only with a view to get them cloathed, and then withdrawing them when cloathed; no child is cloathed until it has been ſome time at the ſchool, and has made ſome proficiency; and before the delivery of the cloaths, the parent of the child is obliged to ſign a note for 8*s*. 1½*d*. or 11*s*. 4½*d*. according to the ſize of the child, which note the parent is compelled to diſcharge or return the cloaths, if the child ceaſes to attend, unleſs there is a cauſe aſſigned, that is allowed by the Governors to be ſufficient

In one inſtance it was found neceſſary to ſue, and recovery was made. In a ſecond, on a threat a cloak which was demanded was returned. This adherence to the rule was found very beneficial.

As a further inducement to regular attendance, and one which will operate on the parents, it was determined in September of this year, to give eight premiums, conſiſting of a barrel of coals each to the parents of the eight female children, who ſhall attend the School moſt regularly, from the 23d of September 1799, to the 1ſt of February 1800, provided the children do not otherwiſe forfeit them by miſconduct.

The

The clothing given yearly to the children is as follows:

Boys. A coat and trowſers of livery cloth, and a grey linen ſhirt.

Girls. A grey linen ſhift, with white linen ſleeves, a linſey woolſey petticoat, an olive coloured twilled cotton gown, a cheque apron.—To the ſmall children, a lawn tippet; to the larger girls a coloured cotton ſhawl; caps and ribbons to the grown-up girls.

The girls obtain additional articles of cloathing either as rewards for remarkably good behaviour, attendance on Saturdays to clean the ſchool, or by the profit of their own work as ſoon as they are able to do any out of ſchool hours.—Theſe conſiſt of ſhoes, ſtockings, hats; and ſecond changes of the year's allowance; ſometimes their ſituation requires the price of their work to aſſiſt in their ſupport.

There are alſo woollen cloaks lent out to the moſt deſerving girls; theſe are lent out in November and taken back in April or May, (except one which is left with the girl who goes of meſſages, occaſioned by the taking in and returning of work). The parent ſigns a note for the value of theſe cloaks under the ſame conditions of thoſe ſigned for the other cloathing. One ſet of cloaks has ſerved three winters, and will probably ſerve two more; when the cloaks are taken back, the girl whoſe cloak is leaſt injured by the winter's wear, gets a premium.

The twilled cotton was choſen for gowns after the following experiment was made. In the year 1794, four gowns were made up for four children of the ſame ſize, and at the ſame time. One of green camlettee, one of plain blue linſey woolſey, one of brown and white crape ſtuff, and one of olive coloured twilled cotton. Thoſe gowns were very nearly the ſame price. At the expiration of three months from the time they were given, the three

firſt

firſt were broken and the cotton was not; but ſince that time this article has riſen in price about one-third, and perhaps on that account another may be adopted.

The gowns when made up are fitted to each child that is to wear them. For the laſt three years care has been taken to have one of the miſtreſſes who has ſufficient ſkill in mantuamaking to inſtruct the girls to make up the gowns.—The other articles of cloathing are made up in five ſizes, except the ſhirts, four ſizes of theſe being ſufficient.—For ſizes of childrens cloathing ſee Appendix No. 5.

It has been found to anſwer the diſtribution beſt that rather more than one half of the cloathing made up for the girls, ſhould be of the third and fourth ſizes, and alſo of the ſhirts; one half of the boys cloathing of the ſecond and third ſizes.

The woollen cloaks are made of grey coating one yard and three quarters wide, at 5*s*. 6*d*. per yard, but the diſcount allowed for ready money, and one yard which it is cuſtomary to give when 20 yards are purchaſed at one time, reduce the coſt of this article to 5*s*. per yard; the cloaks are made up in different ſizes from one yard and quarter to two yards in each; the two yards ſize with binding, ſtrings and thread coſt 10*s*. 10*d*. in this eſtimate no charge for making is included, as they are made by the children in the ſchool.

The ſame advantages ariſe in purchaſing the livery cloth for the boys cloaths.—The average quantity for the dreſſes of 20 boys is 25 yards; the ſmaller boys jackets have not ſkirts, this cloth is 6*s*. 9*d*. per yard.

Fifteen yards of grey linen three quarters wide, is ſufficient for lining the ſleeves of 20 boys coats. The larger metal buttons are bought at 3*s*. per groce, the ſmaller, at 1*s*. 6*d*—The making of each ſuit coſts 3*s*. 3*d*.

Every article uſed is purchaſed by wholeſale, a great ſaving ariſes by ſo doing.

Of the girls about three-fourths of the number on the roll generally attend, of the boys a ſomewhat greater proportion, as they are not ſo often wanted at home.

The ſorts of Work in which the Girls are employed, are as follow.

Knitting garters, ſtockings and ſocks, making up all the cloathing diſtributed to the girls, the ſhirts for the boys, and plain work for hire.

The difficulty of obtaining plain work has been ſpoken of. (See page 180 of the 1ſt Vol. of Reports of the Society for bettering the condition and increaſing the comforts of the poor, publiſhed London 1799.) This does not exiſt in this inſtitution, it being ſituated near a city, and there being a perſon reſponſible for the ſafe return of it.

As to the neceſſity of lowering the prices of work, (ſee ſame publication, page 181.) In this inſtitution the prices are the ſame as are uſually given to room-keepers for work of the ſame kind, that the under-rates might not injure the latter; beſides it being impoſſible to have ſuch a ſupply of plain-work at all times, as would exactly employ the number of children able to work, the preſent prices enable the inſtitution occaſionally to aſſiſt indigent room-keepers, (without expence to the charity;) by giving them the overplus, and an advantage ariſes to the charity from giving out that overplus, by preventing diſappointments to the employers, which might be occaſioned by the irregularity of the attendance of the children, which is unavoidable in inſtitutions, where the children are not lodged.

Though the prices are not lowered, the preſent pecuniary profit, is not the object in the employment

employment of thoſe children. Habits of induſtry, neatneſs and regularity, are the firſt conſideration.

The garters and ſocks ſell to a reaſonable profit to ſhop-keepers to ſell again, and at the Repoſitory in Grafton-ſtreet.

There is in general ſuch a ſupply of materials for knitting ſtockings, ſent in by ladies, to be paid for at the uſual price for knitting, (which is the ſame for knitting as the materials coſt,) that there are ſeldom any ſtockings knitted for ſale.

If ſo many perſons ſend materials at the ſame time, that all cannot be knitted at the time when the owners wiſh to have them finiſhed, the materials for the largeſt ſize are returned, as the children learn with more facility by knitting ſmall ſtockings than large ones.

Knitting and plain work for hire are given out to thoſe girls who are capable of doing them, without the immediate ſuperintendance of the miſtreſſes, and have leiſure to work during the intervals of the ſchool hours; but this is entirely optional with the girls; when they do undertake it, they are paid the full price of their work, either in cloaths, which are given them at the wholeſale prices, or money, but the ſchool cloathing is never given out to be made in the evenings, it being reſerved as a means of teaching the children, who cannot work ſufficiently well for hire.

The teaching them to make their own cloaths is conſidered as a material part of their education; for when grown up, if they ſhould have families, the knowledge of it may be a means of great ſaving to them; if they ſhould become ſervants, it diminiſhes the temptations to which thoſe who cannot work are expoſed. It is to be feared that ſuch

are

are tempted to pay for the mending their clothes with articles entruſted to their care.

No girl until ſhe has made a ſhirt is permitted to learn to write. It conſiderably promotes their induſtry to teach them, 1ſt, knitting, 2dly, plain work, and laſtly, writing; as they almoſt without exception eſteem thoſe acquirements in the reverſe order; no girl is allowed to write on any day on which ſhe has not been in ſchool at half paſt nine o'clock in ſummer, or ten o'clock in winter.

The profit ariſing on all the work done in the ſchool is applied to the ſupport of the inſtitution.

The profit ariſing from the work is variable. This is eaſily accounted for, as in ſome years there is a much greater proportion of uſeful hands than in others.

After deducting all expences which neceſſarily attend the work, ſuch as threads, worſted, needles, thimbles, ſciſſars, and ſmall premiums to the children for remarkable expedition; in the leaſt profitable year, the net profit has been 10*l.* 16*s.* and in the moſt profitable 25*l.* This profit is applied to the purchaſe of hats, ſhawls, caps, ribands, woollen cloaks, tapes and threads for making up the ſchool cloathing, to the purchaſe of articles conſidered as ſchool cloathing, when the ſum granted for cloathing happens to be deficient after the year's allowance is diſpoſed of, occaſional preſents to the miſtreſſes for extraordinary diligence, and other incidental expences too trifling to go through the regular form of application to the treaſurer.

There is a neceſſary diſburſement out of every 18*l.* received for work; of 7*l.* or 8*l.* for thread, worſted, needles, &c.

Five years ago a guinea was given by the committee of finance to purchaſe materials for work for

for the children; ſince that time they were not called on; and there is a balance remaining in hands of above 20*l.* ariſing from this profit. This account is only cloſed up to the 1ſt of January laſt.

Girls and boys are taught arithmetic, but not until they have made a conſiderable progreſs in the other branches of their education.

The boys in general make the greateſt proficiency in arithmetic.

Each morning when the ſchools are opened, a ſhort form of prayer, adapted to the occaſion, is read by the reſident maſter and miſtreſs, and another before the ſchools are cloſed in the afternoon.

Spinning has not hitherto been a branch of education in this inſtitution on two accounts:

1ſt, The building is not adapted to it, the boys occupying the ground floor, leſt they ſhould injure the chapel which is on the upper, and ſpinning could not be conveniently taught on an upper floor, as the noiſe occaſioned by the wheels would make it impracticable to give any inſtructions relative to other buſineſs in the ſame, or even in an adjoining room.

2dly, When the particular ſituation of any of the girls requires a knowledge of ſpinning, the governors have procured them admiſſion into ſome one of the ſpinning ſchools in the city.

It is however intended to try whether ſpinning can be conveniently taught in this ſchool, and preparations have been made for that purpoſe.

To an objection made, that the children of this inſtitution are not inſtructed in any particular branch

branch of manufacture, by which they might be enabled hereafter to procure a ſupport :

It is anſwered, 1ſt, That the receiving the principles of religion and morality, and the elements of education, muſt afford adequate employment to the infant mind, which is beſt adapted to ſuch inſtruction, and that the age of 14 years is ſufficiently early to commence an apprenticeſhip in any branch of manufacture; and if entered in this ſchool at the age of 7 or 8 years, at the age of 14 years they are prepared to go into the world with ideas becoming chriſtians and uſeful members of ſociety.

2dly, That from the ſituation of the inſtitution near a great city, the governors are convinced that it muſt prove more advantageous to fit the children for apprenticeſhips in different trades, and ſervices; and that therefore a comparatively general information muſt be more uſeful than a perfect knowledge of any particular branch of manufacture, from the exerciſe of which an inconſiderable number only would derive advantage.

Without arraigning any part of the ſcheme of this excellent charity, a ſcheme regulated in ſome reſpects by local circumſtances, it may be proper to obſerve that in general in ſuch inſtitutions it may be advantageous to teach the ſimple proceſſes of ſpinning flax or wool, both ſhould be conſidered as part of the domeſtic œconomy with which poor women ſhould be acquainted, eſpecially in the country.

If great domeſtic ſavings ariſe from knowing how to make clothes from the web, do not ſimilar advantages ariſe from knowing how to make the thread of which the web is made? and when women ſpin for ſale, their profits, though low, are leſs precarious and dependant than thoſe from plain work.

It is a matter of more difficulty, but of greater importance, to fix on uſeful modes of teaching the boys at charity ſchools productive induſtry.

It

It ſeems to be deſerving of notice, that, during the time of the late rebellion, in the month of June 1798, an exact enquiry was made at the habitations of the parents of the children at that time on the roll books of this ſchool, and it was aſcertained that of the parents of above 250 children, only one perſon was miſſing, and on that account liable to a ſuſpicion of being concerned in the rebellion. Poſſibly the education here beſtowed on the children may have had indirectly ſome influence in diſpoſing their parents to a perſeverance in ſober induſtry, and attaching them to the higher orders of ſociety.

No. V.

An account of the Derryloran *Sunday ſchool, communicated by the Miſs* OLIVERS.*

THE Derryloran Sunday ſchool was inſtituted by Lady Lifford and Mrs. Stewart, in December 1789. There are uſually from 180 to 200 ſcholars, and ſince the commencement 693 have been admitted into the ſchool; the age of admiſſion from 7 years old and upwards. The children are not diſmiſſed till they are of an age and ſufficiently inſtructed to receive the ſacrament.

There are three maſters and three miſtreſſes, who are each paid a ſhilling a Sunday for teaching 30 children, beſides which a few of the elder and

* This account and the following one were communicated at the particular requeſt of a member of the committee.

moſt

moſt forward ſcholars aſſiſt in teaching the younger ones.

The ladies who viſit, each of them ſuperintend the ſcholars belonging to one maſter or miſtreſs, inſtruct and catechize them in rotation, giving their chief attention to thoſe who can read, and only occaſionally examining the others, in order to judge of their progreſs, of which they keep a written account.

The children are taught at the ſchool-houſe from half paſt nine o'clock in the morning till half paſt eleven, and in the church from the time morning ſervice is over, till half paſt three in the afternoon. They are inſtructed in reading, and the principles of the chriſtian religion.

Each teacher is furniſhed with a chequered claſs paper, containing a liſt of their ſcholars, in which they mark down every Sunday the preſence or abſence of each child.

The books uſed are, Child's 1ſt book, Saliſbury ſpelling-book, Pſalter, Teſtament, Watts's Hymns, Sermons for children, "Broken Catechiſm," Sunday Scholars Manual, and Sellon's Abridgment of the Scriptures. It is intended to ſubſtitute in the place of ſome of theſe, Mrs. Trimmer's Charity-ſchool ſpelling-book and Abridgment of the Scriptures, with the addition of her Teachers Aſſiſtant and Scripture Catechiſt. Her Abridgment of the Scriptures is preferred to Sellon's, becauſe it is in *ſcripture language*; his, though excellent for thoſe who are already well acquainted with the Scriptures, is too abſtracted and general for children; and for want of that minute detail of circumſtances which is neceſſary to engage the attention and intereſt the feelings, his narratives make no impreſſion on their minds One of the viſitors has lately found great advantage to the children from the uſe of Mrs. Trimmer's

Trimmer's Scripture Hiſtory with *Prints*. One ſett for each teacher would be but a trifling expence, and the benefit muſt be very great; ſenſible images impreſs the mind ſo much more ſtrongly than any ideas conveyed by words.

The annual expence of the ſchool,

Salary to ſix teachers, at 1*s.* 1*d.* *per* Sunday, -	£	16	18 0
Books, about - -		5	13 9
	£	22	11 9

The above ſum is raiſed by yearly ſubſcription.

Mrs. Stewart and Mrs. Oliver being the principal ſubſcribers, have the entire management of the ſchool.

Premiums of cloathing to the moſt deſerving children are given once a year; there is no regular fund to provide for this expence, which is defrayed by the profits of balls, and amounts to about 30*l.* yearly.

The premiums are of three degrees. Coats and gowns are given to the beſt boys and girls, and articles of inferior value to others in proportion to their merits. There is no public examination of the children as to their *learning*, but at the diſtribution of the premiums, the viſitors give publickly an account of the progreſs, behaviour, and attendance of thoſe they ſuperintend, and recommend each for the particular reward of which they think them deſerving. In forming their judgment, the chief thing that influences them is regular attendance; the reaſon of which is, that as the children, from the difference of their ſituation, have very unequal means and leiſure for improvement during the week, ſome being at ſervice, and others having the advantage of a weekly ſchool; their progreſs in learning would be a very unfair criterion of their real merit; whereas thoſe who conſtantly and regularl-

larly attend the Sunday ſchool, ſhew a deſire for improvement that certainly deſerves encouragement.

Children of all religious perſuaſions are indiſcriminately admitted, have all the ſame books given to them, and receive exactly the ſame religious inſtruction; but no attempt is made at converſion, and they are left at liberty to attend whatever place of worſhip their parents go to, provided they return to ſchool in the afternoon.

The ſucceſs of the Derryloran Sunday ſchool may principally be aſcribed to three things, viz. to the conſtant perſonal attendance of the ladies who ſuperintend it, to the annual diſtribution of premiums, and to the particular care uniformly taken to avoid all religious diſtinctions.

Many excellent effects have reſulted from this eſtabliſhment. The children, who at firſt were diſguſting from dirt and rags, in a ſhort time became decent in their appearance, and orderly in their behaviour. The conſtant attendance of the ladies who ſuperintend the ſchool, is beneficial in ſo many reſpects, that it is hardly poſſible to enumerate them. They are more capable of inſtructing the children, by converſing with and aſking them queſtions, than the common maſters and miſtreſſes, and advice, praiſe, or cenſure, comes with more weight from them, and has a better effect; this familiar intercourſe creates a reciprocal attachment between them and the children, which even extends to the parents, who, as far as we can judge, have been in every inſtance fully ſenſible of, and grateful for the benefits their children have derived; and ſo far from encouraging levelling principles, it encreaſes reſpect, founded on gratitude and eſteem. In ſome inſtances, perſons who before the eſtabliſhment of the Sunday ſchool, had ſcarcely ever been ſeen at church, became afterwards regular in attendance

tendance at church and at the ſacrament, which we cannot help attributing to the inſtruction and books their children received at the ſchool. Others, who could not read themſelves, have expreſſed, with the utmoſt thankfulneſs, the delight they experienced from their children being able to read the Bible to them of a Sunday, or during ſickneſs. As far as our knowledge extends, we have great reaſon to be ſatisfied with the ſubſequent conduct of the children educated at this ſchool, in ſome inſtances particularly ſo.

There is no ſchool of induſtry in the pariſh, but the viſitors to the Sunday ſchool, as an encouragement to little girls who are particularly diligent, often ſend them to a working ſchool during the week. Some of them have lately experienced great ſatisfaction from the benefits reſulting from the giving ſpinning-wheels to children of 7 or 8 years old, who before were idle for want of one; though perhaps able to ſpin only one dozen in a week, yet by a ſteady perſeverance in ſpinning that quantity regularly, they have in the courſe of a few months cloathed themſelves from head to foot. A pound or two of flax given as a reward for induſtry, has been found an excellent ſpur.

OBSERVATIONS.

The account of this ſchool preſents a ſtriking example of the efficacy of perſonal ſuperintendance, confirmed by the experience of ten years. In ſome inſtances, the difference of religious ſects in this kingdom, the indifference of parents to the inſtruction of their children, and a variety of other circumſtances, have been repreſented as unſurmountable

mountable impediments to the ſucceſs of ſuch an eſtabliſhment. Before the ſteady zeal and unabating perſeverance of the ladies who have ſuperintended Derryloran Sunday ſchool, all theſe difficulties have been found to melt away, and though there are ſeveral inſtances in which inſtitutions of the ſame kind have been attended with ſucceſs in this kingdom, we have met with none more calculated to animate and encourage ſimilar undertakings than the preſent. The ſuperintendance of the rich is the grand principle of ſucceſs in every undertaking for the relief or inſtruction of the poor. It convinces them, that their intereſts are an object of affectionate concern with their wealthier neighbours, and excites them to co-operate in every ſcheme inſtituted for their advantage; it cannot fail to have a beneficial effect upon their manners, and to promote civilization amongſt them, and by making them feel inequality of rank and wealth as the immediate ſource of bleſſings and comforts, muſt furniſh the beſt practical anſwer to all factious declamation on the equality of mankind.

No. VI.

An account of Cookſtown *charitable inſtitution, communicated by the ſame.*

THE neceſſity of ſome effectual proviſion for the poor, had long been felt by the inhabitants of Cookſtown. They were not only infeſted by ſwarms of beggars from all parts of the country, but it was known that much miſery exiſted throughout the pariſh, beyond what it was in the power of individuals to relieve; and while many an old inhabitant,

bitant, reduced by ſickneſs, or age, or burthened with a large family, ſuffered extreme diſtreſs, the charitable were often impoſed upon by the fictitious tale of an artful ſtranger. From an enquiry by the church-wardens, it appeared that between 50 and 60 families were in great poverty and diſtreſs, though very few of that number were of the deſcription of common beggars, and not half of them were on the church liſt; conſequently they had no reſource but in the uſual bounty of individuals.

To remedy theſe inconveniences, to provide relief for the really-deſerving poor, to exclude the idle and worthleſs, to relieve ſickneſs, to prevent beggary, and encourage induſtry, a plan was propoſed and has been adopted, the idea of which was ſuggeſted by the peruſal of a pamphlet, entitled, "An Account of the Management of the Poor at Hamburgh."*

In May 1799, the firſt quarter of an annual ſubſcription of 105*l.* was collected, and a meeting called of the ſubſcribers, out of whom were choſen three directors, nine overſeers, a phyſician, treaſurer, and manager of flax. The poor of the pariſh was afterwards divided amongſt the overſeers, allotting to each three a particular diſtrict. They were inſtructed to viſit and make ſtrict enquiry into the circumſtances and character of every perſon applying for relief, to report their ſituation to the directors, together with their own opinion of the relief required. To aſſiſt them in theſe enquiries, they were provided with a printed liſt of queſtions, the anſwers to which they were to write upon the blank column of the page.

* Printed at Dugdale's, and in 7th No. of the Reports of the Society for bettering the condition of the poor in England.

The

The first Monday of every month was appointed for the directors, &c. &c. to meet, to inspect the accounts, and settle all regulations for the ensuing month. The situation of every poor person on the list, is then attentively considered by the directors, they consult with the overseers, who have been eye-witnesses of that situation, and after comparing the possible earnings of the poor person with their *necessary expences*, they proportion the relief ordered, as nearly as possible, to the exigencies of the pauper, and the state of the fund.

The physician gives his attendance gratis, every Saturday from 12 till 3 o'clock, to all the poor who come to him recommended by a director.

The apothecaries furnish medicines at prime cost.

In this institution the poor are assisted by medicine, by clothing and bedding, by weekly allowances, or other pecuniary relief, such as payment of debts, or to enable them to lay in a stock of fuel, and by flax to all who are capable of spinning.

The regulations are all copied as nearly as local circumstances would permit, from the Hamburgh pamphlet, and the maxims of that pamphlet are adopted in the institution. The following regulations are extracted as illustrating its spirit:

"No person to receive relief from this institution who has not resided at least three years in the parish."

"No relief to be given except on the order of a director."

"No director to give an order, till the person applying for relief has been visited by two overseers, except in urgent cases of sickness."

"The manager of flax to purchase flax for the poor, to give it out to them in certain proportions, and to receive and pay them for the yarn when spun, the yarn to be sold for the benefit of the institution."

"Every

"Every poor woman employed in ſpinning to have a little book, in which is to be noted down the quantity of yarn ſhe is capable of ſpinning in a week, and in which is to be entered by the manager of flax, every Saturday, the quantity ſhe has actually ſpun the laſt week."

"In all caſes where there is any capability of work, any other aſſiſtance to be given *only* on condition that the poor perſon earns all they are capable of, and this rule on no account to be diſpenſed with, except a certificate of inability be produced from the phyſician."

"A recommendation from the phyſician to entitle to any extraordinary relief, that he and the directors may judge neceſſary."

Nov. 4, 1799. Since the commencement to this day, 86 perſons have been admitted to the different benefits of this inſtitution, 53 have received medical aſſiſtance, 70 have been aſſiſted by cloaths, bedding, and weekly allowances, and 32 have been employed in ſpinning, who alſo receive allowances, &c. according to their neceſſities, of whom 25 are widows.

General account of receipts and diſburſements, from the 11th of May, to the 4th of Nov. 1799.

Money received.	£.	s.	d.	Expended.	£.	s.	d.
Half a year's ſubſcription	52	16	7	Weekly allowances	37	12	0h
Benefactions	17	1	3	Cloaths & bedding	35	7	11
Profits of a lottery of ladies work	14	15	9	To buy turf	8	10	7h
A year's intereſt of 50*l.* poor's money -	3	0	0	To pay debts	3	5	5
Advanced by the treaſurer	2	10	3h	Medicine -	1	9	7h
				Repair and purchaſe of wheels	1	2	2h
				To buy flax -	1	12	9
				Books & printing	1	3	3h
	90	3	10h		90	3	10h

Flax

No. 2.

Flax and yarn account.

Money received and ſtock in hand.	£.	s.	d.	Expenditure and profit.	£.	s	d.
797 hanks of yarn ſold at ſundry prices -	35	15	1h	* Paid at ſundry times for flax, for ſpinning 818 hanks of yarn, and commiſſion of 6d. in the £.	35	10	3
25lb. of flax out ſpinning at 14d.h	1	10	2h	Paid for ſilver	0	4	10h
21 hanks of yarn valued at 3s. 6d. per ſpangle	0	14	4h	Balance in favour of the inſtitution on this account	2	4	7
	37	19	8h		37	19	8h

Cloaths and bedding diſtributed,

20 blankets,
165 yards of flannel,
187 yards of linen,
100 yards of drugget,
5 frize coats.

Of the benefits of an inſtitution ſo much in its infancy one dare not ſpeak too poſitively, but that it has made ſome progreſs towards the attainment of its object may be inferred from the foregoing ſtatement. It certainly has already encreaſed the comforts and diminiſhed the miſery of a conſiderable number of individuals, a miſery ſcarcely to be conceived by thoſe who have not ſeen it (1). That it

* Of the 35*l.* 10*s.* 3*d.* expenditure, 15*l.* 5*s.* 3*d.* was paid for ſpinning.

(1) Even the church-wardens had no idea of the ſufferings of the poor till they went among them on this occaſion. Many of them had no bed but a little ſtraw upon the damp ground, and no covering but the rags they wore by day, and ſome poor women had not had a ſhift on for two years. In ſome inſtances of

it has prevented beggary in many inſtances there is every reaſon to believe, for many poor widows whoſe work was inſufficient to maintain their families of young children, and who now by a ſmall addition to their weekly earnings are enabled to ſubſiſt, would without it, have been in the end reduced to beggary, after ſuffering inconceivable diſtreſs and hardſhip (2).

To put a ſtop to beggary where it has been habitually reſorted to, ſeemed ſo difficult, that it was not included as one of the objects of the plan; yet even this has been in ſome meaſure effected. In one or two inſtances perſons, who before had followed no trade but begging, now ſpin their two or three dozen a week, according to their ability. And as the greater number of the ſubſcribers to this plan, no longer give alms to ſtrange or common beggars, they no longer reſort to the town.

OBSERVATIONS.

This is the firſt inſtance that we know of, in which the principles of the Hamburgh plan have been acted upon in any private eſtabliſhment in this kingdom. The advantages of combining an attention to the encouragement of induſtry in every plan for the relief of the poor, are too obvious to require additional comment: it is worthy of obſervation however, that the ſum of 15*l.* 5*s.* 3*d.* (ſee note on flax account,) which compoſes part of one of the items of apparent expenditure in the

of perſons afflicted with rheumatiſm, the phyſician could not preſcribe effectual remedies, they were ſo much expoſed to wet and cold, from the wretched ſtate of their cloaths and habitations.

(2) Some ſuch inſtances having come to the knowledge of the perſons who were chiefly inſtrumental in forming this inſtitution, was what firſt convinced them of its neceſſity.

account, (No. 2.) is in truth ſo much ſubſcribed by the labour and induſtry of the poor towards their own relief, and has contributed more effectually to the improvement both of their habits and condition than a much greater ſum expended in gratuities. It ſhould be remembered alſo, that the profits ariſing from labour are likely to encreaſe conſiderably in the progreſs of the eſtabliſhment, from the improvement that may be expected both in the habits and ſkill of the perſons employed.

No. VII.

An account of Killaloe *School and Diſpenſary, communicated by the Lord Biſhop of* KILLALOE.

IN the year 1796, I propoſed to the late Mr. Henry of Straffon, who poſſeſſed a large property near Killaloe, to join me in eſtabliſhing a ſchool for the benefit of the poor on his eſtate, and in the town and neighbourhood of Killaloe. I explained to him my wiſhes on the ſubject, and on ſhewing him that I was no ſtranger to the management of ſuch an inſtitution, he immediately aſſented, offering at the ſame time with that liberality which always marked his conduct, whatever ſum I thought ſufficient to carry my plan into execution. I mentioned one hundred pounds a year, and he directly ordered payment of his proportion.

I ought perhaps to mention that, prior to this application, I had ſtated to him my wiſhes to inſtitute a Diſpenſary, and as he had himſelf already ſupported one, he knew the advantage of it to the poor, and immediately joined me in its eſtabliſhment. Having paid this tribute to the memory of a good man, I may, I hope, be allowed to ſtate that the ſame humane diſpoſition has ſhewn itſelf in

in his ſon, who wrote to me on his father's death, and with the warmth of youth, and the feelings of a virtuous mind, deſired alſo to be allowed to contribute to the benefit of the poor, concluding in words which I ſhall not forget, "that their relief was, in his opinion, not only the principal object of fortune, but the higheſt gratification to be derived from the poſſeſſion of it."

As it appeared to me more adviſeable to *build* a ſchool, than to hire a houſe for the purpoſe, I immediately began building, and in a few months finiſhed one, containing on the ground floor one room of forty by ſixteen, and another of twelve by ſixteen, with a room over them fifty-two by ſixteen; the expence about two hundred pounds. Towards this building, the Rev. Mr. Carter, then dioceſan ſchool-maſter of Killaloe, deſired that the arrears due to him by ſome of the clergy of the dioceſe ſhould be appropriated, great part of which have been ſince recovered, to the amount of near forty pounds, and expended according to his wiſhes. Stating this may appear unneceſſary, but, in my mind, few things have been more injurious to charitable inſtitutions than not acknowledging ſums received, and ſhewing that they were expended in purſuance of the known intentions of the donor.

ESTABLISHMENT.

A ſchool-maſter and miſtreſs who are allowed 30 guineas a year, and firing, which may amount to 8 or 10*l.* more. The maſter teaches reading, writing, and accompts; the miſtreſs reading, plain work, and knitting. At the commencement of the ſchool, the introduction of the woollen buſineſs was deemed expedient, and a man and a woman were accordingly brought down from Dublin to teach carding and ſpinning. Theſe were ſoon diſmiſſed for their improper conduct, but not till they had taught many of the girls, who are ſtill

employed in the manufacture, which is now conducted by the ſchool-maſter and miſtreſs. A quantity of wool is given to him, he weighs it out to the girls, who card it and ſpin it, and are paid by him the full value of their labour Some of them knit it into ſtockings, for which they receive from him the uſual price of the country. If the yarn anſwers better for frize or blanketing, it is wove, and then ſold. The benefit of the inſtitution is not totally confined to the children, as many poor women, not able to purchaſe wool, receive it at the ſchool, return it ſpun, and get the full price of the country for their work. Others knit ſtockings, and are paid in the ſame manner.

In the management of the ſchool of induſtry, *intereſt* is made the foundation. The maſter receives one-fourth of the profits, the children are paid according to their work, and the ſurplus of the profit is expended in cloathing them. The advantage attending this plan has already been proved, as a profit of 20*l. per cent.* has been received ſince the firſt introduction of the manufacture, notwithſtanding that much waſte had been committed by thoſe who had the firſt conducting of the buſineſs.

The ſchool room is occaſionally made uſe of as an aſſembly room, and the profit ariſing from balls in it, laid out in purchaſing cloaths for the moſt neceſſitous. This has already proved no ſmall advantage to the children, the laſt ball having produced ſufficient money to purchaſe 25 great coats, and the ſame number of cloaks.

A material defect appearing in the inſtitution from the time loſt by children in going to dinner, and often not returning to ſchool after it, determined me on providing them their dinner at the ſchool houſe, for which purpoſe (a conſiderable ſaving on the annual ſubſcription having accrued) a ſum

ſum of money has been expended, in adding to it two rooms, one of which is fitting up as a kitchen. So many experiments have already been made in feeding the children, as to give hopes that the annual ſubſcription of one hundred pounds a year will not only be ſufficient for the education of all thoſe who attend the ſchool, but alſo for furniſhing them wholeſome and comfortable dinners.

By feeding the children material advantages are gained, as they are thereby kept out of miſchief for many hours, and from the ſociety of their relations, ſometimes the worſt they could be in. The number attending neceſſarily varies, as many of them at particular times are employed in country buſineſs. There are at preſent on the roll 98, though ſeldom more than 70 attend; nor are more expected, unleſs the advantage of having them fed may induce their parents to forego their aſſiſtance at home, and to ſend them to ſchool more regularly. The Proteſtants are about one-third of the number; they are taught their catechiſm, and taken to church. The Roman Catholics are alſo taught theirs.

Plain work is principally conſidered, as few of the country women underſtand the uſe of the needle; a fact which might ſufficiently account for the rags in which they generally appear, and for the ſhort time their clothes laſt.

When the kitchen is finiſhed, I intend that the girls ſhould be ſo far inſtructed in cookery as to be able to make comfortable meſſes, being confident that they may thus contrive to live at a cheaper rate than on their preſent food, though conſiſting only of potatoes and ſalt, and ſometimes milk. I have alſo hopes that the warmth of good feeding may in ſome degree prevent the uſe of ſpirits, and obviate the neceſſity which the labouring man ſays he

he feels of taking ſomething " to keep the ſtomach warm."

Account of the Dinners given to the children at Killaloe *School.*

Dinners for 48 children, each child getting a pint of ſoup, and half a pound of bread made of oatmeal and potatoes, $\frac{1}{3}$ oatmeal.

lb.	oz.		*d.*
10	7	of houghs and ſhins, at 5*s.* 4*d.* a cwt.	6
21		potatoes, at 2*d.* a ſtone,	3
		ſalt,	$\frac{1}{2}$
7		potatoes added to the meat taken out of the digeſter,	1
		onions and pepper,	$1\frac{1}{2}$
		Price of ſoup $\frac{1}{4}$ a head.	12*d.*

Bread.

4 parts potatoes, one oatmeal, well mixed, then baked in an iron pot, came to one farthing the half pound, which with the ſoup fully ſatisfied the children.

Part of the meat made into a ſtew with the potatoes, &c. was put into each can.

Oatmeal 3*d.* a pottle. Potatoes 2*d.* a ſtone.

In Dublin where potatoes are dear, the quantity ought not to be uſed in the ſoup; inſtead of them, barley, meal or oatmeal ſhould be uſed; in the ſtew potatoes ought to be uſed.

Soup made in digeſters, boiled for at leaſt ten hours over a very ſlow fire, the bone weighed two pounds ſix ounces.

N. B. Slink calf anſwers extremely well, ſo do ſheeps tripes.

lb. oz.

lb.	oz.		Killaloe prices.	d.
	7	barley meal,		¾
	7	oatmeal,		¾
1		of ſalt pork cut into very ſmall pieces,		4
	½	of pepper,		1
	1½	of ſalt,		¼
7		of potatoes,		1
	7	ſcallions,		1½
		4 turnips and 1 carrot,		½
9	8½	25 Sept. 1799, fed 26 children.		0¾d.

lb.	oz.	
1	4	eels,
	3½	ſalt herrings,
2	5	oatmeal,
	7	onions,
	½	pepper,
	4	ſalt,
21		potatoes,
25	8	44 children.

lb.	oz.			d.
7	8	potatoes,	12 children.	1¼
	10	oatmeal,		1¼
	4	onions,		½
	1	ſalt and pepper,		½
8	7	12 pints of water.		3½

lb.			d.
3	tripes,	40 children.	3
28	potatoes,		4
2	cabbage,		1
2	oatmeal,		3
1	ſcallions, ſalt and pepper,		2
	Total 22 quarts.		13

Potatoes bought by the ſtone.			Loſs.
lb.		lb. oz.	oz.
7	of potatoes, when waſhed, wt.	6 11½	2½
	when boiled,	6 4	7
	when peeled,	5 5¼	10¾
	Loſs on 7lb. of potatoes,		1 4¼

Experiment, Dublin, December 14th.

lb.	oz.		d.
10	7	half a head,	9
1		of oatmeal,	2
		ſalt and pepper for ſoup, &c.	1
4		potatoes,	2
			14

13 quarts of ſoup, and 8 ſhares of ſtew.

The bone when taken out of the digeſter weighed 3¾lb.

Killaloe *Diſpenſary*,

Opened in 1795. Supported by an annual ſubſcription of thirty pounds a year from Mr. Henry, and of the ſame ſum from me.

The phyſician and apothecary attend twice a week, and give advice and medicines to every poor perſon who brings a ticket from any gentleman of the neighbourhood. Medicines are always bought either from the apothecaries' hall or from ſome eminent druggiſt in Dublin. The annual ſubſcription has anſwered, though the number attending on each diſpenſary day has, ſince the beginning of the inſtitution, amounted to near fifty. The advantages attending ſuch inſtitutions would come with more effect from the pen of the phyſician than from mine; but I may be allowed to remark that

that a ſlight hurt to a labouring man, has, often from neglect or improper treatment, reduced him and his whole family to beggary.

November 18, 1799, WM. KILLALOE.
Killaloe.

No. VIII.

Extract from an account of a Society eſtabliſhed at New Roſs, under the denomination of the Friends of Education, communicated by WILLIAM NAPPER, Eſq.

ON the 12th of October 1798, a ſociety was formed at New Roſs, under the denomination of *The Friends of Education.* They entered into the following original reſolutions among others:

1ſt. That we do form ourſelves into a Society, to be called the Friends of Education.

2d. That the general object of this Society is, to co-operate with exiſting inſtitutions, and to promote new ones, for the purpoſe of communicating uſeful knowledge, but eſpecially a ſcriptural knowledge of the Chriſtian religion, to the riſing generation.

3d. That the more immediate object is, to eſtabliſh and ſupport a Charity School, for the benefit of this town and neighbourhood, upon the principles of the foregoing reſolution

4th. That all half-yearly ſubſcribers ſhall be members of this Society, provided that they ſhall acknowledge the expedience of introducing perſons of every deſcription to an early acquaintance with the Holy Scriptures.

7th. That all members, to whom it may be convenient to take an active part in conducting the intended

tended ſchool, ſhall give in their names to the ſecretary of this ſociety, who ſhall enrol them in a book, to be called The Viſitors Book; and that the members ſo enrolled ſhall thereby be conſtituted a growing committee of regular viſitors.

8th. That every regular viſitor ſhall undertake to ſuperintend the ſchool, and inſtruct the ſcholars, or part of them, ſome reaſonable time every day for the ſpace of a week, as often as it ſhall come to the turn of each individual, according to the order of enrollment.

11th. That one ſtated maſter (at leaſt) ſhall be conſtantly employed at the ſalary of ten guineas for the half year—to be paid monthly.

30th. That the buſineſs of the weekly committee *in their ſecondary capacity*, ſhall be to procure information of exiſting inſtitutions having the ſame object in view (in the whole or in part) with this ſociety. The nature of their plans, and the ſucceſs they have experienced, to excite the ſpirit of this ſociety in places where its influence has not extended, and to revive it when languiſhing or extinct.

The moſt prominent characters of this ſociety are the extent of its views and the condition of membership. It was the wiſh of the original meeting, not only to eſtabliſh a local inſtitution for communicating uſeful knowledge to the children of the poor; but alſo to do ſomething towards national improvement. Hitherto our public exertions have been limited by the ſtate of the funds, to the printing and diſſemination of our reſolutions.

Another primary wiſh of our ſociety was to exclude diſſentions concerning the mode of inſtruction to be adopted. We therefore reſolved, that "to acknowledge the expedience of introducing perſons of every deſcription to an early acquaintance with the Holy Scriptures" ſhould be a condition of membership. In conformity with this reſolution, the buſineſs

buſineſs of every day, in our ſchools, is preceded by prayer and a portion of the Bible read in continuation. The reading is frequently accompanied by plain remarks of the viſitors or teachers, together with queſtions for the purpoſe of exerciſing the underſtanding and memory. The elder ſcholars, in general, give great attention, and (we truſt) have been materially edified. The New Teſtament is alſo read in leſſons, and an excellent abridgment of the Old in its own words. Miſs Hannah Moore's Tracts, Mrs Barbauld's books for children, &c. &c. conſiderably accelerate improvement; the firſt claſs of the boys have begun to read hiſtory. In their ſchool it has been found very advantageous to make the more advanced ſcholars tutors to the beginners. An appointment to the office of tutor is a reward of merit, and a ſmall monthly ſtipend is allowed by way of encouragement. This ſtipend is liable to the reduction of fines, impoſed by the weekly committee for neglect, miſconduct, or any faults whatſoever. A regular account is kept and the amount of fines (if any) at the end of every month is divided among the moſt deſerving. Great or repeated crimes incur ſuſpenſion from the office of tutor in addition to the forfeiture before mentioned. At preſent this plan is inapplicable to the female ſchool, becauſe the ſmallneſs of their temporary room obliges the more advanced girls to attend on different days from the beginners.

The boys are allowed for play, inſtead of Saints days, &c. the firſt Tueſday in every month, beſides the cuſtomary allowance of two half days weekly, and a Summer and Winter vacation. The girls have abundant relaxation from their alternate mode of attendance. At every time of returning to ſchool the roll is called, the name of every perſon then abſent is marked, and the cauſe of abſence or tardineſs is afterwards enquired.

It

It appears from the annual report, that much good may be done, in a very ſhort time at a moderate expence. And it is a fact highly encouraging to the promoters of ſchools that we find few ſcholars comparatively, who require coercion: the eager aſſiduity of many is unſatisfied with the appointed hours of buſineſs

We regret we have ſo little fruits of induſtry to exhibit, but we are as yet ſhackled by the narrowneſs of our income and the want of ſuitable accommodation.

A number of reſpectable ladies of the town and neighbourhood of New Roſs, approving of the principles contained in the reſolutions of the Friends of Education, had a meeting on the 15th of April 1799, and determined, to eſtabliſh a female ſchool, and for that purpoſe to ſubſcribe to the funds of the New Society, and to put both inſtitutions under one general direction.

Their views extend not only to mental improvement, but alſo to inſtruct in the more neceſſary branches of female induſtry. A committee of ladies is appointed to meet weekly, for the purpoſe general ſuperintendence, and, under their direction and controul, two viſitors are to be appointed at each weekly meeting for the more immediate ſuperintendence of the ſchool for the enſuing week, and the ladies pledge themſelves by their reſolutions to undertake this office by rotation. The ſchool was accordingly opened on 27th April.

Its progreſs appears from the report to have been conſiderable.—Its operations are at preſent confined by the inconvenience of the ſituation; but a houſe has been begun upon a large plan for the reception of both ſchools.

REPORT

REPORT OF THE SCHOOLS,

FOR SEPTEMBER 1799.

WEEKLY SCHOOL FOR BOYS.

Since the commencement of this inſtitution, on the 15th of October, 1798—120 boys have been admitted, excluſive of the ſons of ſoldiers, whom it has been agreed to receive without entry, becauſe of the uncertainty of their continuance. Of the above 120—1 died, 25 have been withdrawn, ſeveral of whom are the ſons of refugees, who have returned to the places of their former reſidence.—Remain actually attending, or expected to attend, 94.—The average number of boys in ſchool latterly, has been about 60.

Diviſion of the above 94, according to their preſent attainments:

CYPHERERS.

Advanced	4
2d rate	3
3d rate	11
Total	18

10 of the 3d rate could not cypher before admiſſion —The greater part of them have learned beyond the four fundamental rules. The 2d and 1ſt rate are proportionally improved.

WRITERS.

Advanced	4
2d rate	16
3d rate	16
Total	36

14 of the 3d rate could not write before admiſſion; nearly all of them can now write words tolerably.—Seven of the 2d rate could not write before admiſſion.—1ſt rate, and remainder of the 2d, in general much improved.

READERS:

READERS.

Advanced	4
2d rate	15
3d rate	34
Total	53

21 of the 3d rate could not read before admiſſion. —Nearly all of them now read with ſome degree of fluency and correctneſs. 2d and 1ſt rate in general much improved.

SPELLERS ONLY.

Advanced	9
2d rate	11
3d rate	6
Total	26

Five of the firſt rate, 3 of the 2d rate, and 4 of the 3d rate, could not ſpell before admiſſion.

GENERAL SUMMARY.

Cypherers	18
Writers not cyphering	18
Readers not writing	17
Spellers only	26
Learning the alphabet	15
Total	94

A Sunday School, for boys, has likewiſe been eſtabliſhed ſince the 23d of December, 1798. At preſent 18 attend, from ſeven o'clock in the morning until half paſt nine —Seven of theſe are apprentices from the Roſs Charter School.

WEEKLY FEMALE SCHOOL.

On account of the abſence of ſeveral benevolent and active ladies, this ſchool was not opened until the 27th of April, 1799; and the temporary room in which it is now kept is ſo ſmall, as to make it neceſſary that half only of the ſcholars attend together.—Excluſive of ſoldiers daughters, 97 girls have

have been admitted; of theſe, eight only have been withdrawn.—The average number of girls in ſchool latterly, has been about 35 every day alternately.

Diviſion of the girls, according to their preſent attainment:

READERS.

Advanced	12
2d rate	19
3d rate	9
Total	40

Seven of the 2d rate could not read before admiſſion, though two or three attempted.

Two only of the 3d rate could attempt to read before admiſſion.

SPELLERS ONLY.

Advanced	3
2d rate	19
3d rate	18
Total	40

Moſt of theſe knew nothing before admiſſion.

GENERAL SUMMARY.

Readers	40
Spellers only	40
Learning the alphabet	9
Total	89

Not more than ſix wheels can be employed at preſent for a few hours every day.—It is therefore not to be wondered at, that only 27lbs. of flax were ſpun previous to the 16th inſtant. A conſiderable number, however, of Stockings, have been knit, and a good deal of plain work done, &c. of which, as yet, no regular account has been kept. For this, and other deficiencies, it is hoped the infancy

fancy of the inſtitution, and inconvenience of ſituation, will apologize. Teaching the girls to write and cypher, is poſtponed, till a houſe, which is begun upon a large plan, for the reception of both ſchools, ſhall be finiſhed.

By order of a general meeting,

WILLIAM NAPPER, Secretary.

OBSERVATIONS.

It appears from the report of the ſtate and application of the funds, up to the ſame period, that there is a ſmall balance in hands, and that the whole expence of the male ſchool, in which 94 boys have conſtantly received inſtruction, including maſter's ſalary, books, printing and ſtationary, has amounted only to the ſum of 47*l.* 1*s.* 4½*d.* The accounts of the female ſchool have not been yet cloſed.

To evince the correctneſs of this concluſion it is neceſſary to add, that but three boys have been admitted on the terms of paying for inſtruction, the preſent ſchool room being barely ſufficient for the accommodation of ſuch as are proper objects for a ſchool of a purely charitable nature. The ſuperintendence of theſe ſchools, has hitherto been carried on in full conformity to the ſpirit of the 8th reſolution.—At the female ſchool particularly, the attendance of the ladies has continued with unremitting diligence. Exertions ſuch as theſe muſt enſure ſucceſs; a liberal ſubſcription for the education of the lower claſſes might in many places be productive of the moſt beneficial conſequences to the preſent and future generations; but when it is combined with perſonal ſuperintendence, when the wealthier inhabitants of a diſtrict conſider the education of the children of the poor as their own concern, and engage in it as a branch of domeſtic duty,

duty, proportionable effects muſt neceſſarily follow. Among the circumſtances attending the eſtabliſhment of theſe ſchools at New Roſs, it is not *the leaſt remarkable*, "that they were formed on the "12th October, 1798; about four months after "this town had been the ſcene of one of the moſt "bloody engagements that occurred during the "late rebellion;" a circumſtance that affords a ſtriking example of a diſpoſition to ſeize the firſt moment of returning tranquillity to obliterate paſt animoſities, and to lay a ſure foundation of future peace in the improvement of the morals of the riſing generation.

No. IX.

An account of an attempt to relieve ſome of the female poor at Silvermines, *by employing them in ſpinning linen yarn, communicated by the Rev.* JOHN WALKER, F. T. C.

LAST ſummer, viſiting my father's family at Silvermines, (a village in the county of Tipperary,) I wiſhed to try a mode of relieving ſome of the female poor in that neighbourhood, by employing them in ſpinning linen yarn. Some years before I had ſuggeſted an experiment ſimilar in its plan, for inſtituting which, a lady of fortune in the place advanced twenty guineas; but the attempt at that time altogether failed. This did not diſcourage me; as upon enquiry I clearly perceived that the failure was owing to miſmanagement in the perſon who was employed to conduct the experiment; and perhaps I profited from former errors.

My ſiſter undertook to ſuperintend the execution of my plan. I had a liſt made of women who expreſſed

preſſed a willingneſs to receive wheels, and ſpin flax, on condition of paying for their wheels by a very ſmall weekly deduction from their earnings. I raiſed the rate of payment for ſpinning ½*d. per* hank, and offered premiums * to be diſtributed next March, three to thoſe women who ſhould ſpin the greateſt quantity of yarn, and of the beſt quality, and three to thoſe who ſhould teach the greateſt number of female children to ſpin marketable yarn. A ſpirit of emulous induſtry appeared to be excited by the very propoſal; and has ſince continued and encreaſed. Twenty-four new wheels were provided at 6*s.* 6*d. per*, and two reels at 4*s.* 10½*d.* The women were directed to employ their own wheelrights. Three of the old wheels before diſtributed were repaired; the repairs coſt 5*s.* 6*d.* My ſiſter appointed one day in the week for giving out flax, receiving yarn, and paying the ſpinners. Two hundred and forty hanks were ſpun between the 29th of Auguſt (at which time only eight wheels were given out) and the 2d of November. Eleven children are learning, each of whom received at firſt 1lb. of flax; ſeven of them return marketable yarn, and the others are now practiſing on their own flax. Three of the children are under ten years of age, and all under ſixteen, except one who was before a remarkable idler. Two families earned for a conſiderable time about 10*d. per* week; but the work has been ſomewhat interrupted lately by the harveſt. The ſpinners have paid to the amount of 3*l.* 5*s.* 10*d.* on account of the wheels; *and more than half of them voluntarily leave the whole of their earnings* for this purpoſe. One cleared the

* Premiums, half a guinea, 7*s.* 7*d.* 3*s.* 9½*d.* } To the three women who ſpin the greateſt quantity, &c.

The ſame to the three who teach the greateſt number of children.

price

price of her wheel in about ſix weeks. Of the women who have received wheels, thirteen have no other means of ſubſiſtence beſides day-labour. The reſt have ſome of them trades, and ſome of them land in their families. Theſe will only ſpin occaſionally after they have paid for the wheels.

Fourteen other women have requeſted wheels on the ſame terms; and ſeveral more are likely to come forward when they can be ſupplied.

One hundred and ninety-two hanks have been diſpoſed of for 7*l.* 6*s.* 8*d.* on which there has been a profit of 1*s.* after all expences of flax, hire to ſpinners, carriage, &c. Some of the yarn has been taken by houſe-keepers in the neighbourhood at firſt coſt, ſome ſent 16 miles to Limerick market, and 119 hanks 78 miles to Dublin.

The flax is bought in the rough ſtate, and hackled by a widow woman in the village, who has four children, the eldeſt not above twelve years old. Her hackles are almoſt worn out, and ſhe petitions for a new pair; with which it is intended ſhe ſhould be ſupplied on the ſame terms, as thoſe on which the women receive their wheels.

OBSERVATIONS.

The chief circumſtances, for which I think the above experiment worth relating, are the ſimplicity of the plan; the ſmall expence neceſſary for putting it in practice; and the continued relief afforded to the induſtrious poor. It may be adopted in almoſt any part of the kingdom, upon any ſcale however ſmall; and there will be a conſtant return of the money at firſt laid out to be ſtill employed in the ſame way. The matter may ſtrike ſome readers more forcibly, by ſtating the following caſe. Suppoſe there are in a neighbourhood twelve

poor

poor families, to each of whom I wiſh to afford the relief of 10*d. per* week. To do this for a year by pecuniary diſburſement will require 26*l.* and the expenditure of the ſame ſum will be neceſſary every ſucceeding year. But to give the ſame relief for ever ſo many years to thoſe twelve families, if there be females in each capable of earning 10*d. per* week by ſpinning, will (according to the plan above-mentioned) require only the firſt expenditure of 12*l.* 15*s.* 4½*d.* of which alſo 4*l.* 2*s.* 10½*d.* will be returned within the firſt two months, and the circulating capital (if I may uſe the expreſſion) will remain 8*l.* 12*s.* 6*d.* I make the calculation according to the annexed computation; and on the ſuppoſition that the place is ſo diſtant from a yarn-market, that there cannot be a ſale for the yarn ſooner than every two months.

	£.	s.	d.
12 wheels, at 6*s.* 6*d. per* -	3	18	0
1 reel, at 4*s.* 10½*d.* -	0	4	10½
90lb. of flax, which will ſpin to 3 hank yarn, at 11*d. per*	4	2	6
Spinning the above at 4*d. per*	4	10	0
£	12	15	4½

At the end of nine weeks I ſuppoſe the yarn ſold at firſt coſt, *i. e.* for 8*l.* 12*s.* 6*d.* of which 4*l.* 2*s.* 6*d.* will be again employed in the purchaſe of flax, and the remainder in paying the ſpinners as before; and ſo on continually. If the whole of their earnings be reſerved for the firſt two months, they will have paid for the wheels and reel before the expiration of that period. And thus it appears that for leſs than 9*l.* I may conſtantly give to the poor 26*l. per ann.* and that in a way which will diſcriminate between the meritorious and the undeſerving.

Let

Let it be obſerved that in the above computation the particular ſuppoſitions introduced do not affect the general principles on which it is founded. Thoſe ſuppoſitions have been borrowed from my experience in a part of the country very unfavourable to the experiment; the women having been little accuſtomed to ſpin, and the market for the yarn being very diſtant. In ſuch a place as Drogheda, (where there is a ſurpriſing number of very diſtreſſed poor,) or in any place where there could be a weekly ſale for the yarn, the ſame capital of 8*l.* 12*s.* 6*d.* would conſtantly afford the relief of 10*d.* *per* week to above 100 diſtreſſed families, *i. e.* would afford a diſtribution of above 230*l.* *per ann.* among the poor; or with a capital of only 19*s.* 2*d.* I might conſtantly diſtribute among twelve poor families 26*l.* *per ann.* a poſition as certain, as it may appear at firſt view to ſome paradoxical.

But another obſervation, and a moſt important one, which ariſes from the preceding account, is this: that we are not to be immediately diſcouraged by the failure of an attempt to relieve the poor, nor to pronounce at once that the ſcheme is injudicious or inefficient. It may have failed from ſome miſmanagement in the execution; and if that were corrected might ſucceed perfectly. The lady who ſome years ago humanely advanced twenty guineas for making a ſimilar experiment in the ſame place, and found no account returned of the wheels that were diſtributed or the yarn that was manufactured, would naturally be led to conclude that the ſcheme ſuggeſted to her was a chimerical one; although fact now fully eſtabliſhes the contrary.

But here much indeed depends on the perſons entruſted with the ſuperintendance of ſuch a plan; and in this ladies in the middle ranks of life may employ themſelves moſt beneficially. It is but juſtice

tiee to them to ſuppoſe that they have the moſt humane diſpoſitions, and a lively feeling for the diſtreſſes of the poor. They may not be able to afford them much pecuniary aid; and if they could, given in alms, it would be productive of little benefit. But the lady who will employ a few hours in the week, in overſeeing the execution of a well-digeſted plan for enabling the poor to relieve themſelves, will do the moſt important good. She becomes the inſtrument of its ſucceſs in the place where it is firſt tried, and the occaſion of its being adopted in others. For this work ladies are often better qualified than men: as they are more accuſtomed to domeſtic management, and have a greater quantity of time at their own diſpoſal.

Any perſon diſpoſed to try a plan ſimilar to that which I have related, ſhould obſerve, that ſeveral advantages appear to have ariſen from leaving the women to beſpeak their own wheels from their own workmen. They were made cheaper and better, and none of the women had room to complain that ſhe got a bad wheel. There is indeed a natural diſpoſition in the poor, which makes them wiſh to be concerned in any ſcheme propoſed for their own benefit, and makes them ſuſpect any in which they are not ſuffered to be in any degree agents. The premiums alſo held out to them have no doubt ſtimulated their induſtry: and I believe ſtill ſmaller premiums would produce a conſiderable effect.

Though I conſider the experiment as having deciſively ſucceeded, yet I by no means think that it has arrived at complete maturity. I expect a gradual extenſion of the ſcheme, by the application of the money repaid for the wheels to the purchaſe of more wheels for women yet unemployed. And though we have not capital to keep an unlimited number of wheels in employment, yet there is no limit

limit to the number which may thus be diſtributed to women, who could not afford to pay the full price of them at once, although they may be able to find employment for them. How far it may not be too ſanguine to look forward to the eſtabliſhment of a yarn-market in the neighbourhood, I will not venture to pronounce. But I think it likely that ſome women will be found able to purchaſe their own flax, and to wait ſome time for opportunities of ſending the yarn to market. We have yet alſo to try the comparative profitableneſs of different kinds of yarn; and whether the manufacture of it into linen will afford a profit ſufficient to counterbalance the greater ſlowneſs of the return. The latter meaſure I would by no means recommend at the beginning of the experiment; as the ſimplicity of the proceſs is eſſentially neceſſary to enſure its ſucceſs. We may alſo have occaſion to provide ſome kind of ſpinning ſchool, for the inſtruction of children whoſe mothers are incapable of teaching them.

BRITISH MUSEUM
OCT

APPENDIX.

No. I.

FIRST REPORT OF THE SUB-COMMITTEE OF FRIENDLY SOCIETIES.

SECTION I.

Of the Advantages to be expected from the Inſtitution of Friendly Societies.

OF all the ſchemes that have been deviſed for the relief of the poor, and for combining with that relief, the general improvement of their morals and condition, none ſeem to hold out fairer proſpects of advantage, than the inſtitution of "*Friendly Societies for providing ſupport in ſickneſs and old age, by ſmall weekly or monthly contributions from their wages.*" Such an inſtitution has an evident tendency to promote thrift and foreſight, to excite habits of reflection upon the calamities to which our nature is ſubject, and to ſubſtitute a degree of ſerioufneſs in the place of that thoughtleſſneſs and want of conſideration that ſuffers old age and ſickneſs to ſurpriſe their unhappy victims, without proviſion or preparation. Nor are theſe the only moral effects to be expected from ſuch eſtabliſhments. Every ſubſcription is an act, not only of prudence, but of benevolence and charity. It extends the views of the individual beyond himſelf, it teaches practically the duty of providing for the wants of others as well as our own, it binds the different members of the ſociety together by mutual acts of kindneſs and

obligation; each member being dependant on the aid, and each contributing to the occaſional neceſſities of every other; and the ſpirit of benevolence once excited daily finds new opportunities of exerciſe, improving at once the virtue of the individual and contributing to the happineſs of thoſe around him. * "Some plans (ſays a "judicious advocate for theſe inſtitutions †) "which have been deviſed for the maintenance "of the poor, have a tendency to depreſs "energy, and to promote idleneſs and inatten-"tion to futurity; but it is to the credit of "theſe Friendly Societies, that they have in-"duſtry, foreſight, and philanthropy, for their "baſis."

In other points of view, the good policy of ſuch inſtitutions is not leſs conſpicuous. The ſums which conſtitute the fund of relief againſt the ſeaſon of adverſity, are probably reſcued from idle, perhaps vicious expenditure, ‡ and can ſcarcely be felt as a diminution of any article of domeſtic comfort. The good diſpoſitions of

* This might appear viſionary, if it were not proved by actual experience. In the obſervations in the account of the Caſtle Eden Friendly Society, (printed in the 1ſt vol. of the Reports of the London Society, for bettering the Condition of the Poor) it is ſtated as a fact, "That ſince the poor of "that neighbourhood, have been aſſociated for each other's "ſupport, they have, in more inſtances than one, been known "to collect little ſums among themſelves, to preſent to "their ſick and neceſſitous neighbours, over and above the "allowance from the funds of the ſociety;" which (ſays the author of the Obſervations) as far as I know, is an effect of philanthropy derived from the inſtitution.

† Mr. Cowes, p. 64.

‡ The funds raiſed by theſe ſocieties, may be conſidered as ſo much money ſaved from the ale-houſe. 3 Bath Rep. 347.

of the rich to relieve the wants and promote the happineſs of their poorer neighbours, meet with aſſiſtance and direction, and an opportunity of friendly intercourſe between the different claſſes of ſociety is afforded, by their becoming honorary members.* They can thus contribute moſt eſſentially to the ſupport and proſperity of theſe inſtitutions, not only by ſubſcription, but by occaſional counſel and advice; at the ſame time, the poor are provided with a fund for their ſupport, not depending *for its exiſtence* on the precarious and fluctuating reſource of voluntary charity.

Another moſt important advantage may be derived from a judicious application of the funds of theſe ſocieties. It will appear in the ſequel of this Report, that in order to ſecure their permanence and ſtability, it is neceſſary they ſhould always have a fund in hands, beyond the exigency of preſent demands, in order to anſwer occaſional emergencies. This fund, (which ſhould never be ſuffered to be idle) or a

* Reſolved, "*That honorary members ſhall not receive any other "benefit from this ſociety, than the pleaſure of promoting and "contributing to the happineſs and comfort of their poorer neighbours.*" 16th Rule of a Friendly Society, inſtituted at Collon, under the auſpices of the Speaker of the Houſe of Commons, in the month of June laſt.——In England, there are inſtances, in which the honorary members make it a point to attend the annual dinners of theſe ſocieties. One gentleman in particular, has been mentioned to us, from undoubted authority, who, though engaged in a multiplicity of the moſt important buſineſs, and in high political ſtation, never ſuffers it to prevent his attendance at the anniverſary dinner of the ſociety to which he belongs, and when any extraordinary preſſure of buſineſs detains him in London, beyond the uſual time of ſetting out, he travels by night in the mail coach, rather than fail in the performance of his engagement.

part of it, from time to time, may be employed with profit, on loans, on approved ſecurity, (whenever the ſtate of the funds will admit) to members of the ſociety, for the purchaſe of cows, or other purpoſes of relief or aſſiſtance, payable by inſtallments with intereſt; and thus the advantages of a benevolent or charitable loan * may be engrafted on theſe voluntary clubs, without the expence or trouble of a ſeparate eſtabliſhment.

This view of the advantages to be expected from the inſtitution of Friendly Societies (however obviouſly and even neceſſary it may ſeem to flow from the principles on which they are founded), is not the offſpring of ſpeculation, but derived from *actual experience.* They have been tried in a few inſtances (ſome of which will be noticed hereafter) in this kingdom, with the happieſt effects; and in England, they have been long known, and of late years have multiplied exceedingly. Wherever they have been inſtituted in that country, their beneficial effects have been marked by the reduction of the poor rate, which neceſſarily includes two moſt important advantages:—"The diminution "of a tax, univerſally complained of as oppreſ-"ſive and burthenſome, by the higher and "middle claſſes of ſociety; and at the ſame "time, the diminution of idleneſs, poverty "and vice, and the general increaſe of comforts among

* We are aware, that in benevolent loans no intereſt is required, an indulgence which cannot be afforded by a Friendly Society, whoſe funds ſhould be perpetually productive; but there can be no doubt, that the loan of ſmall ſums, though to be repaid with intereſt, would be highly beneficial to manufacturers and labourers on many occaſions.

"among the lower." The moſt experienced writers upon the ſubject all concur in bearing teſtimony to their merits, and it may be ſatisfactory to collect into one point of view, a few of the moſt ſtriking paſſages from their writings, in order to illuſtrate and prove what has been ſaid.

Sir Frederick Eden in his preface to the 1ſt vol. of his very valuable work on the ſtate of the poor, printed in London, in 1797, ſays, "that, "Friendly Societies have now eſtabliſhed *on the* "*broad baſis of experience*, one great and funda- "mental truth, of infinite national importance: "viz. That with very few exceptions, the people "in general, of all characters, and under all cir- "cumſtances with good management, are per- "fectly competent to their own maintenance. "The clubs are formed as is well known, in ge- "neral, of perſons in all inferior ſtations of life; "perſons who in other reſpects, and by no means "diſtinguiſhed from their neighbours by ſuperior "wiſdom, or better morals; and who being "neither more induſtrious, nor more frugal, than "others, it may be ſuppoſed neither earn more "nor lay by more of their earnings. And yet "I do not find *that any pariſh has been burthened* "*with the maintenance of a member of a Friendly* "*Society: nor are the inſtances numerous of the* "*families of members becoming burthenſome:** This "being the caſe, it is evident, that the nation "muſt have ſaved many thouſands of pounds "(perhaps millions) by theſe uſeful inſtitutions. "They are beneficial to the nation not merely by "preventing many thouſands of their members,

* This was written after a ſurvey of the whole kingdom, made with great labour and accuracy. See preface, p. 2.

" who are not leſs liable to misfortunes, diſeaſes, " impotency and old age than others, from be- " coming burthenſome, but alſo by countenanc- " ing and promoting a ſpirit of independence " and better habits of induſtry and frugality, " than are uſually found among the labouring " claſſes of ſociety.

In his chapter on Friendly Societies at the end of his firſt vol. p. 599, are the following obſervations:

In doing a deed of charity, " motives of " benevolence as well as delicacy, ſuggeſt the " propriety of its being done, not by directly " furniſhing the money that may be wanted on " the occaſion, but by leading and enabling the " object who wants relief, to relieve himſelf. " And the true principle of national interference " with reſpect to the poor, and (as it might " perhaps be added) the only one that is juſti- " fiable in the eye either of reaſon or religion, " is by no means to think of maintaining the " poor as a nation, or a public, or even to con- " tribute largely as is now the caſe, towards " their maintenance; but to enable them to " maintain themſelves. This principle is clearly " recognized and proved to be not only perfectly " practicable, but popular alſo, in the inſtitution " of Friendly Societies."

Dr. Davis, in his chapter on the means of correcting the improvidence of working people and encouraging frugality among them (p. 133,) ſtrongly recommends to the poor to become members of Friendly Societies, and obſerves, " that the rich would do well to encourage theſe " Societies by liberal ſubſcriptions."

Mr.

Mr. Ruggles*, letter 40th, is a ſtrenuous advocate for them univerſally and among all the lower claſſes of ſociety, but more eſpecially among day-labourers in huſbandry. He ſpends ſome time in anſwering ſome objections that had been made againſt them, and obſerves, (in p. 288) "that the abuſes (which have in ſome inſtances "been complained of) have not as yet been found "prevalent, where this deſcription of men con- "ſtitutes the majority of the Club. The country "village or market town, whoſe inhabitants do "not riſe to opulence by manufactures, has not "produced *any other than good effects from Friendly "Societies.*"

The Agricultural Society of Bath in conſequence of a variety of repreſentations of the beneficial effects of theſe inſtitutions, have given premiums to clubs which have been founded in conformity with the conditions† they preſcribe. (3 vol. of reports 352, 353.)

In a letter from one of their correſpondents upon this ſubject, is the following paſſage:

"I have talked with many poor men who are "members of ſuch ſocieties, and they all tell "me, they live as well as before, and find no "differences

* A Juſtice of Peace for the County of Eſſex and Suffolk, author of a hiſtory of the poor in a ſeries of letters, London, 1797.

† One of theſe conditions deſerves to be particularly noticed, and we recommend ſtrenuouſly that a rule of the ſame tenor ſhould be adopted in every benefit ſociety. viz. "That no ſociety ſhall be entitled to this premium "unleſs there be a clauſe inſerted in their articles, that no "part of their ſtock ſhall ever be laid out in the purchaſe of "lottery tickets, or in any other way which may riſque any "part of their property in games of chance."

" difference at the year's end from having paid " 3*d* per week to their club. To uſe their own " language, *they don't feel it.*" But in times of ſickneſs, when they could not labour, they have *joyfully felt* the comforts which their little public fund yielded them. 3 vol. 349.

" The advantages of Friendly Societies are ſo " ſtriking; the œconomy on which they are " founded ſo reputable to the lower claſs—and " ſo beneficial to their ſuperiors—that I have " been aſtoniſhed at not finding gentlemen in " general contributing by ſubſcription to their " ſupport." Letter of the Rev. Mr. Onley, 4 vol. Bath reports, 177.

" This plan has ſometimes originated with the " poor themſelves, and has been carried into " effect without much patronage from the weal- " thy. But where the latter have been active in " aiding, by their example and protection, this " commendable diſpoſition, it has ſucceeded in " a proportionable degree." Bath reports, vol. 4, p. 215.

In the ſame vol. is publiſhed a plan of Mr. Par for the univerſal eſtabliſhment of thoſe Societies, and a letter from Dr. Tucker, Dean of Glouceſter, to the Rev. Dr. Stonehouſe, of Briſtol, of which the following is an extract:

" I thank you for the peruſal of Mr. Par's " pamphlet. It is a well written ſenſible per- " formance, and if he can extend the ſcheme " of frugal and provident clubs, ſo as to com- " prehend the whole, or even a conſiderable part " of our national poor, he will in my eſteem " deſerve more of his country and of mankind " than all the Marlboroughs, Chathams, and " Rodneys, that ever lived.

Mr.

Mr. Cowes, Vicar of Sunbury, in Middleſex, in a treatiſe on this ſubject, publiſhed in London, 1797, has the following paſſage: (p. 68, 69,) "to "ſhew the utility of the Friendly Societies in "reducing the poor's rates, it will be only ne- "ceſſary to obſerve, that, by taking an average "of the ſix years, previous to their inſtitution "at Sunbury in 1773, when proviſions were much cheaper than at preſent, the poor's rates "were 2*s.* 9*d.* in the pound; ſometimes they "were as high as 3*s.* 6*d.* But, as the ſocieties "began to flouriſh, a gradual reduction has "taken place; and, by their combined effects, "the poor-rates have been as low as 1*s.* 6*d.*; "and, during the ſix years previous to 1796, "never higher than 1*s.* 9*d.* Now, many of the "members are ſo indigent, that, if they happen "to be ill for a ſhort time, and are thereby ren- "dered incapable of following their buſineſs, "they muſt inevitably apply for parochial re- "lief, had they not recourſe to a fund, which "their own induſtry, their œconomy, and their "honeſt pride, have contributed to raiſe.

And afterwards, p. 73, 74, ſpeaking further of the Societies at Sunbury—"Both theſe ſo- "cieties, are compoſed of mechanics, poor "tradeſmen, and labourers in huſbandry. Now, "let it be here remembered, as a fact of pe- "culiar importance to the public, and as ſub- "ſtantiating a moſt valuable political truth, that "although many of the members are burdened "with numerous families, *tho'* they reſide in one "of the moſt expenſive villages in the kingdom, "and have no higher wages than others to ſup- "port themſelves, *tho'* like other ſocieties, they "be compoſed of a mixture of good and bad "members, through they be liable to, and meet

" with, the ſame calamities and accidents which " befal others, and, under God, have only their " own induſtry and foreſight to depend upon; " yet, with all theſe difficulties to encounter, " and while the expences of providing for the " poor have been almoſt doubled during the laſt " twenty years—notwithſtanding theſe diſad- " vantages, all the members of theſe ſocieties " have ſupported themſelves and families, and " (except in one inſtance of uncommon diſtreſs), " have never received, ſince their inſtitution, the " leaſt aſſiſtance from the pariſh of Sunbury."— One of theſe clubs had exiſted 24 years, and the other 10, at the time this obſervation was made.

The prefatory addreſs to the 2d vol. of the reports of the ſociety for bettering the condition of the poor in England, contains the moſt decided teſtimony in their favour, and may be conſidered as ſtamping with the ſeal of its authority thoſe which have been already quoted. In p. 16, (Iriſh Edition,) " of *Friendly Societies*, the benefit " is well known, and it is enough to ſtate, what " general experience gives teſtimony to, and " what is confirmed by all the information laid " before the ſociety, that their Effects, when le- " gally and properly eſtabliſhed, are ſure and un- " varied in promoting induſtry, œconomy, Phi- " lanthropy, and every virtue among the poor."

In ſupport of all theſe teſtimonies, may be added, the opinion of the legiſlatures of both kingdoms expreſſed in the acts (of 33d of his preſent Majeſty in Great Britain, and the 36th of the ſame reign in Ireland.) " For the encou- " ment and relief of Friendly Societies."

By theſe acts they are placed for all beneficial purpoſes, upon the beſt poſſible footing. With-

out

out directly interfering in their eſtabliſhment, they hold out very important benefits to ſuch ſocieties as conform to the ſimple and eaſy requiſites which they preſcribe, which may be complied with without any expence but that of tranſcribing their rules upon a piece of parchment, to be depoſited with the Clerk of the Peace of the county, if approved, in which they are formed, who is bound to receive and enrol them without fee or reward, provided they are approved of by the Juſtices at Seſſions.

The principal advantages conferred by the act of 36 Geo. 3d, on ſuch friendly ſocieties as comply with the conditions required, are as follows:

1ſt, Bonds given by the treaſurer, truſtee, or other officer, in whom the funds of the ſociety are veſted, may be made payable to the Clerk of the Peace of the county—in which the ſociety is eſtabliſhed, without fee or reward, and may, (if forfeited,) be ſued upon in his name; and all bonds, which may be entered into for any of the purpoſes of the ſociety, are exempted from the ſtamp duty, (Sec. 4.)

2nd, In caſe of neglect or refuſal on the part of treaſurers, truſtees, or their executors, and adminiſtrators, to account, on demand, ſociety may exhibit a petition to the Court of Chancery or Exchequer, in the name of the treaſurer or truſtee for the time being, who ſhall proceed thereon in a ſummary way, (Sec. 8,) and ſuch petitions are to be conducted without fee or reward, to any officer or miniſter of the court, counſel and clerk in court are to be aſſigned without expence, and all the proceedings exempted from the ſtamp duty, (Sec. 9.)

3d,

3d, In caſe of the bankruptcy of a treaſurer or a truſtee, the debts due to the ſociety are to be ſatisfied in the firſt inſtance before the demands of any other creditor, (Sec. 10.)

4th, All ſuits concerning the monies, goods, and chattles of the ſociety, may be carried on and defended in the name of the treaſurer or truſtees, and no ſuit is to diſcontinue or abate by the death or removal of ſuch truſtee—but may be continued in the name of his ſucceſſor. (Sec. 11.)

5th, The ſocieties are ſecured againſt fraudulent diſſolutions, by a few members dividing the funds. (Sec. 12.)

6th, And proviſions are made for ſettling in a prompt and eaſy manner any differences that may happen to ariſe among the members. (Sec. 15 and 16.)

SECTION II.

Of the Tables computed by Baron Maſeres and Dr. Price, for aſcertaining the allowances that may be afforded in ſickneſs and old age, and ſome cautions neceſſary to be obſerved in adjuſting the proportion between ſubſcription and benefit, and the management of the funds of a Friendly Society.

The greater the extent and importance of the advantages to be expected from the eſtabliſhment of Friendly Societies, the greater is the attention neceſſary in adjuſting the proportion between ſubſcription and benefit, ſo as to ſecure their permanence and ſtability. It is obſerved by the learned editor of the laſt edition of Dr. Price's treatiſe on reverſionary payments* "that it is "much to be lamented that the different paro-"chial clubs which were eſtabliſhed in Great "Britain, at the time of the publication of that word

* General Preface, p. 32.

" word (ſcil^t. in 1792) ſhould *in general* be " founded on ſuch erroneous principles;" and, " That by the formation of rational plans for this " purpoſe the many wretched ſchemes which " were then continually riſing up to delude the " hopes of the poor would diſappear, and the " indigent labourer and his family would look " forward without anxiety to ſeaſons of ſickneſs " and old age." And Sir Frederick Eden, in his chapter on friendly ſocieties at the end of his 1ſt vol. p. 619, obſerves, " that a ſociety of only " 30 years ſtanding can only be conſidered as a " middle aged club. As the clubs at firſt conſiſt " entirely of young perſons, between thirty and " forty years of age, and conſequently during " the firſt ten or twenty years, the funds have " encreaſed very faſt, ſocieties have been led to " require ſubſcriptions much too moderate for " the allowances they make for ſickneſs and fu- " nerals; and many clubs in the northern coun- " tries*, which have been eſtabliſhed 50 or 60 " years *are now declining very rapidly.*"

So far as theſe clubs have been eſtabliſhed in Ireland, there is no reaſon to ſuppoſe that they have been founded upon more ſolid principles. On the contrary there is reaſon to apprehend that their allowances have in general been too liberal for the ſubſcriptions required, and that bankrnptcy has been in many inſtances the conſequence.

There is a circumſtance of peculiar calamity attending the bankruptcy of a Friendly Society, " that it almoſt neceſſarily happens at the period " when the claims upon the fund are moſt nu- " merous, that is at the very moment when it is moſt

* Scilt. of Great Britain.

"moſt productive of miſery and diſappointment." To point out the means of avoiding theſe dangers in future it ſeems neceſſary to exhibit a ſhort view of the tables which have been computed for ſettling the ſcale of allowances whether in ſickneſs or old age, proportioned to certain given contributions, and alſo to ſuggeſt ſome general cautions neceſſary to be obſerved for ſecuring the permanence of Friendly Societies.

The benefits uſually allowed by Friendly Societies are as follows:

1ſt. Allowances in ſickneſs.

2dly. Annuities in old age.

3dly. Allowances for the funerals of deceaſed members.

Sometimes a ſum of money is payable to the widow or legal repreſentative of a deceaſed member by the conſtitution of the Society, and the terms and conditions on which allowances are granted, are modified in a variety of ways; for the purpoſe of general conſideration, they ſeem however reducible to the above claſſes.

The bill which was introduced by Mr. Dowdſwell in 1773, and which paſſed the Houſe of Commons, provided only for the granting of annuities, and had no reference whatever to any proviſion or ſupport in occaſional ſickneſs. To this bill two ſets of tables were annexed, which were to ſerve as a guide to aſcertain the terms on which annuities under the proviſions of the bill were to be granted; the one for the city of London, the other for country pariſhes. The difference between the probabilities of life in great towns, and the country occaſioned the neceſſity of two ſets of tables, and the London table is more or leſs applicable to all great towns according to their extent and circumſtances.

Theſe

Theſe tables ſhewed *the payment due* (reckoning intereſt at £. 3, per cent.) for a life annuity of £. 1, payable, quarterly, to commence at any age from 35 to 75, *at all ages from* $14\frac{3}{4}$ *to* $73\frac{1}{2}$.

They are publiſhed in the Appendix to the 2d vol. of Baron Maſere's Treatiſe on Life Annuities. As they relate to annuities only, and as Dr. Price's Tables embrace the conſideration of allowances in ſickneſs alſo, it ſeems unneceſſary to do more than refer the reader, who may wiſh for more particular information, to Baron Maſere's work, and direct his attention chiefly to Dr. Price's Tables.

Theſe tables were computed by Dr. Price at the requeſt of a committee of the Houſe of Commons of Great Britain, and were intended to form the foundation of a plan for enabling the labouring poor to provide ſupport for themſelves in ſickneſs and old age, by ſmall weekly ſavings from their wages.

The firſt table ſhews the weekly allowances during incapacities of labour, produced by ſickneſs or accidents, and the correſponding weekly contributions neceſſary to intitle perſons to thoſe allowances, and according to this table, a perſon under 32 muſt pay 1d. per week to ſecure an allowance of 4s. per week, in total incapacity of labour (or what is termed *Bedlying pay*) and 2s. per week in partial incapacities, (or what is termed *Walking pay.*)

From 43 to 51, the weekly payment, muſt be one half more, and from 59 to 64, it muſt be doubled, in order to ſupport the ſame allowance. This table relates to allowances in ſickneſs *only*, and does not take into conſideration the purchaſe of permanent annuities in old

old age, and it does not extend the computation beyond the age of 65—becauſe, at that period, the permanent weekly allowance which is the ſubject of conſideration in the following table, is ſuppoſed to commence.

See ſaid table in Appendix (No. 2.)

The ſecond table ſhews the weekly allowance after 65 and 70, and the correſponding weekly contributions in early life neceſſary to ſupport theſe allowances, and according to this table, a perſon under the age of 21, muſt pay 1d. per week, in order to entitle him to a permanent weekly allowance of 2s. per week from 65 to 70, and an allowance of 4s. per week after 70, for the remainder of his life; without receiving any benefit whatever in caſes of ſickneſs or accident at any period previous to to 65. This table being confined to the conſideration of *permanent weekly payments*, as that of the former to *occaſional allowances*.—See ſaid table Appendix (No. 2.)

The third table is a combination of the other two, and ſhews the weekly allowances during ſickneſs and old age, and the correſponding weekly contributions for ſupporting thoſe allowances.

According to this table a perſon under 21 muſt pay 2d. per week in order to entitle him to an allowance of 4s. per week Bedlying-pay, and 2s. per week Walking Pay, in all caſes of occaſional ſickneſs and accident, up to the age of 65, and a permanent weekly allowance of 2s. per week from 65 to 70, and of 4s. per week from 70 for the remainder of his life.

The contributions in this as in the former table (in order to ſupport the ſame allowances) riſe progreſſively in each ſucceeding year, ſo that a perſon who does not commence his payments

ments untill he has attained the age of 49, muſt pay at the rate of 1s. per week in order to entitle him to the above allowances.—See Appendix above referred to.

The fourth table ſhews the Fines or Compoſition-money payable at admiſſion by contributers who have commenced their contributions at ages above 21, and who may prefer the payment of a fine to an increaſe of weekly contributions, on account of the exceſs of their ages above 21, as ſpecified in Table 3d.

Some obſervations naturally occur upon a peruſal of the above Tables:

Firſt—Perſons contributing according to the ſcale of payment in Table 3d, are entitled to permanent allowances, payable weekly, after the age of 65, and to weekly occaſional allowances in caſes of ſickneſs, or accident, at all intermediate periods, from the commencement of their ſubſcription to that age; whereas, in many Friendly Societies, ex. gr. the Caſtle Eden, The members are obliged to make their election between *occaſional allowance* and *permanent annuity* in old age; and if they receive the former, are debarred from the latter, *unleſs they ſubſcribe for more ſhares than one.**

Secondly—The permanent allowances, commencing at 65, are, (according to theſe Tables) ſuppoſed to be payable *weekly*, and therefore require greater weekly payments to ſupport them, than annuities payable half-yearly, or quarterly, as is uſually the caſe in Friendly Societies. An annuity payable quarterly is worth $\frac{3}{8}$ of a year's purchaſe

* All the members are uniformly anxious to avoid taking relief for ſickneſs during 15 years, on their reſpective ſhares; a circumſtance which, while it protects the fund, adds force to the habitual Leſſon of Thrift.—1ſt Report of London Society. p. 8.

chaſe more than an annuity payable yearly (2 vol. Maſeres 632), and the purchaſe-money muſt increaſe in proportion as the return of the pay-day becomes more frequent, from two cauſes.

Firſt—Becauſe a greater ſum of money muſt be always kept unemployed, and conſequently unproductive.

Secondly—Becauſe the annuity is always payable to the laſt week of the annuitant's life, whereas where the payments are quarterly, the claimant's death may happen a ſhort time before the annuity becomes due, and conſequently nearly a whole quarterly payment may fall into the general fund.

Thirdly—In the account of the ſuppoſitions on which the firſt table is founded, it is obſerved by Dr. Price, "*That various reaſons, and particularly the experience of Friendly Clubs*, determine him to believe, that the proportion of the ſick to the well is not *ſo great* as is ſuppoſed in the formation of that table, and conſequently that the propoſed weekly allowances during ſickneſs, will *be more than ſupported* by the weekly contributions ſtated in that table." On what particular reaſons, or on what extent of experience in the hiſtory of Friendly Societies, Dr. Price's concluſion is founded, does not appear; but in another part of his work (vol. 1. p. 140. Note *(a)* he has ſuggeſted the plan of a Friendly Society which, he thinks, would probably thrive, and in which the propoſed allowances in ſickneſs are nearly $\frac{1}{3}$ greater than in the above Tables, and the annuities fully equivalent, though modified in a different manner; and he adds the following obſervation: "If the probabilities of life are lower among the labouring poor, than among the generality of mankind, this plan will be ſo much the more ſure of ſucceeding."

" ſucceeding."—But the allowance in ſickneſs, according to this plan, is not to be continued in any caſe beyond the period of Seven Weeks, and it ſuppoſes the money to be carefully improved at compound intereſt.

Fourth—The allowances are founded upon the ſubſcription of *Benefit* Members alone; the ſupport to be derived from the ſubſcription of Honorary Members, who derive no benefit, does not enter into the computation; on the other hand, it is obſervable, that Dr. Price's calculations make no proviſion for payments at funerals, or any other mortuary payment; nor does any expence attending the management of the buſineſs of the Society, on account of ſalaries or otherwiſe, enter into his conſideration.

Fifthly—The allowances are ſuppoſed to be payable in the firſt ſickneſs or diſability that happens after the ſubſcription paid; whereas in all Friendly Societies, an interval takes place between the time of admiſſion or ſubſcription, before any member can be entitled to the benefits of the Club. This period varies in different Societies, from 6 months to 2 and even 3 years.

Upon the whole, the obſervations naturally ariſing from an attentive reading of Dr. Price's Tables, concurring with the obſervations made by himſelf upon them, ſeem neceſſarily to lead to this concluſion, " That allowances, both in " ſickneſs and old age, ſomewhat more liberal " than the ſcale ſet forth in thoſe tables, may be " afforded, conſiſtent with the ſtability of a " Friendly Society," independent of any aid to be derived from the ſubſcription of Honorary Members, but without taking into the eſtimate any conſideration of expence, in the ſhape of ſalary or otherwiſe, in tranſacting the buſineſs of the inſtitution.

As

As a general ſtandard for adjuſting the proportion which may be afforded between ſubſcription and benefit in a Friendly Society, we know of none that can be referred to with ſo much ſafety as the Tables of Dr. Price, with an attention to the obſervations neceſſarily ariſing from them. So far as we can learn, there is no general hiſtory of the riſe and progreſs of Friendly Societies extant, from whence to infer any *general rule, founded upon actual experience*, as to the proportion which ought to be preſerved between allowance and contribution; and the deficiency of information in this reſpect, is lamented by Mr. Cowe (p. 66), and by Sir Frederick Morton Eden, in his chapter already referred to (p. 616).

So far however as the ſtatements collected by the latter (and publiſhed at the end of his firſt volume) go, they tend to confirm the concluſion above drawn, namely, "That more liberal allowances than are ſet forth in Dr. Price's tables, may be afforded;" and we think ourſelves warranted in obſerving, that ſo far as the ſcale of contribution and benefit, adopted by the Caſtle Eden Friendly Society, has departed from the rigour of Dr. Price's ſtandard, it may be followed with ſafety.

This will appear from a view of two Friendly Societies, extracted from his firſt volume, which were in a flouriſhing ſtate in the year 1796, and which had exiſted from the years 1719 and 1731.

Statement of a Friendly Society of Shoemakers, at Newcaſtle upon Tyne, inſtituted in 1719.

Subſcriptions, 1s. every ſix weeks, or 2d. per week, and 6d. extraordinary for the funeral of a deceaſed member.

Allowances,

Allowances, 6s. a week for one year; afterwards 3s. 6d. till well. This is the allowance to ſuperannuated members.

The rules of this Society are not printed.

It was in a flouriſhing ſtate in the year 1796, conſiſted then of 160 members, and had 350l. in hands.

The account of this Club is, however, very ſhort, and perhaps ſome regulations which have contributed to its ſtability, may have been omitted.

Another Club, conſiſting of perſons of every deſcription, was inſtituted at Newcaſtle, in 1731. The regular payments (excluſive of fines) amount annually to 8s. each member, or ſomewhat leſs than 2d per week. The allowance to a ſick member is 5s. per week for 4 weeks; then 2s. 6d. a week for 4 weeks more; then 5s. a week for 4 weeks more; then 2s. 6d. a week for 4 weeks more: after which no member can receive any more during that year; nor can any member receive more than 12l. in 15 years. To ſuperannuated members, the allowance is 1s. 6d. per week. At the death of a member, his widow or nominee receives 7l.; a member receives 2l. 10. for his wife's funeral expences; towards which each member contributes 6d.—This Society was in a flouriſhing ſtate in 1796, and the fund then amounted to 344l. 16s. The number of members, in that year, was 120. The average number of deaths of members' wives and widows, during the ten years preceding 1796, had been 10 annually. The other clubs mentioned by Sir F. Eden, in the chapter already referred, are of a much later date, the oldeſt not more than 30 years ſtanding, and ſome of them declining. They do not ſeem to furniſh any materials for a concluſion as to the proportion that ought to be obſerved between ſubſcription and allowance.

Upon a view of all the materials we have been able to collect upon this ſubject, we recommend the following general cautions to the conſideration of ſuch as are diſpoſed to promote the formation of Friendly Societies, and to ſecure their permanence.

Firſt—That no perſon be admitted a member of a Friendly Society after the age of 50. In general they are not admiſſible at ſo advanced an age.

Secondly—That the ſcale of allowances, ſet forth in Dr. Price's Tables, be kept in view as a ſtandard, to correct any propenſity to profuſion in allowance; and that it be conſtantly remembered, that the weekly payments ought to increaſe according to the age of the perſon at the time of admiſſion.

3d.—That in order to prevent the income of the fund from ſuffering diminution or interruption, every diſabled member ſhould continue to pay his monthly contribution, though he be on the ſick liſt.

4th.—That in adjuſting the proportion between ſubſcription and benefit, the expences attending the buſineſs of the inſtitution be taken into conſideration, as well as any additional aid that may be derived from the ſubſcriptions of honorary members.

5th.—That the ſum to be expended in liquor at ſuch meetings as may be fixed upon by the rules of the ſociety, (if any ſuch expenditure is at all allowed) be aſcertained; and that it be the ſpecial duty of ſome one or more officers of the Society, to take care that this allowance ſhall, on no account, be exceeded—and that the expence attending this allowance, if it be paid out of

of the general fund, be taken into conſideration in the original eſtimate.

6th.—That whenever allowances, on account of funerals, or any other poſt obit payments, conſtitute a part of the benefits held out by a Friendly Society, a ſubſcription ſhould be called for from the ſurviving members, in order to ſupport ſuch allowance.

7th.—That whenever any ſum of money is allowed towards defraying the expences of a funeral, the mode of expenditure ſhould be regulated by the rules of the Society, and put under the controul of ſome officer of the club, with a view to preſerve decency and order, and to prevent intoxication or riot, peculiarly diſgraceful on ſo ſolemn an occaſion.

8th.—That the probabilities of life being lower in great towns than in the country, annuities may be afforded in them upon ſomewhat cheaper terms; but, on the other hand, there ſhould be a greater degree of reſerve in adjuſting the allowances in ſickneſs in towns than in the country.

9th.—That where a Friendly Society is compoſed in the whole or in part of members exerciſing unhealthy or hazardous trades, a proportionable degree of caution ſhould be exerciſed in adjuſting the ſcale of ſubſcriptions and allowances, and ſome previous enquiry as to the average number of ſick and diſabled members, ſhould be inſtituted.

10th.—That it be a ſtanding rule of every Friendly Society, that no part of the fund be ever laid out in Lottery Tickets, or any other game of chance.

*11th.—That, in order to guard againſt the diſſolution of the Society by the preſſure of any extraordinary demand, it be an original article in its conſtitution, that whenever the funds ſhall be depreſſed below a certain point to be fixed by the rules of the Society, a freſh contribution, or a reduction of benefit, ſhall take place, the amount of which contribution, or reduction, ſhall alſo be aſcertained by the fundamental rules of the Society, and continue till the funds are ſufficiently recruited.

12th.—It ſhould be remembered that the table of allowances for ſickneſs is only calculated for the male ſex: the ſickneſs of women is ſo much more frequent, that the allowances above ſtated could not be afforded, upon the ſame ſubſcription, to them.

13th.—That whenever there is any ſum in hands over and above what is neceſſary, to meet the ordinary expences of the Society, it ſhould be immediately laid out at intereſt, and a due attention to the regular application of this occaſional ſurplus ſhould be enforced by the rules of the Society. The intereſt now payable on government ſecurities, and the power of transferring any quantity of ſtock, however ſmall, ſeems to give a decided preference to this mode of laying the money of a Society above all others, except in the way of loans to the members, where good ſecurity can be had.

14th.—It is obſerved by Mr. Cowes, in his treatiſe upon this ſubject, (p. 66) " That to " guard againſt frauds and idleneſs, it has been found

* An example of a proviſion of this kind will be found in Mr. Cowe's publication on Friendly Society, (p. 112, ſec. 56.) —The precaution has been adopted by the Friends of Induſtry at Donnybrook.

" found neceſſary, that the weekly allowance to " ſick members ſhould be rather leſs than their " uſual earnings."

15th.—Some period ſhould elapſe between the time of admiſſion, before the ſubſcriber is entitled to receive the benefits of the Society, in order to allow time for the funds to accumulate. It is obſerved by Sir Frederick Eden, (vol. 1. 603) " That if a premium were wanting for any " purpoſe connected with Friendly Societies, it " might be judiciouſly applied in forming a fund " for the relief of members during this interval; " the periods of proſpective advantage, accord- " ing to the Conſtitution of ſome Societies, " too remote to intereſt the general claſs " of people who are likely to become ſub- " ſcribers." How far the ſubſcriptions of honorary members might be uſefully applied for ſuch a purpoſe, we ſubmit to general conſideration.

It has been already obſerved, that the benefits of Friendly Societies conſiſt in general of allowances to the ſick, annuities to the aged, and mortuary or poſt obit payments. We do not find, that the advantages of theſe inſtitutions have been hitherto extended in a greater degree to ſuch induſtrious poor perſons as are oppreſſed by large families, than to others. Such an extenſion of the benefits of theſe eſtabliſhments, if practicable, would be no doubt highly deſirable, and a conſiderable improvement in the ſyſtem of Friendly Societies. But as we are not prepared to ſuggeſt any ſpecific plan for the purpoſe, nor to exhibit any calculations which might ſerve as a guide to aſcertain the terms upon which ſuch additional benefits might be afforded; we muſt content ourſelves with barely ſuggeſting the poſſibility of ſuch an improvement as a matter worthy of conſideration, and

refer the reader whoſe curioſity may be excited on the ſubject, to a pamphlet publiſhed in the 6th vol. of the Bath reports, p. 219, by Mr. Richard Par, Fellow of the Royal Society at Edinburgh.

SECTION III.

Of the Conſtitution of a Friendly Society.

The ſeveral rules and regulations which compoſe the conſtitution of a Friendly Society ſeem reduceable to three general heads:

1ſt, The rules that aſcertain the rate of ſubſcription or admiſſion, and the proportion that is to ſubſiſt between ſubſcription and benefit.

2ndly, Thoſe which regulate the *admiſſion of members*, *conduct of buſineſs*, appointment of officers, and every thing elſe that relates to the orderly management of its internal concerns.

3dly, The proviſions for enforcing regular payment of ſubſcriptions, againſt innovations and abuſe; againſt impoſitions upon the ſociety; and againſt peculation, embezzlement, and miſapplication of its funds, and fraudulent diſſolutions of the ſociety.

The firſt of theſe heads has been the ſubject of the laſt ſection. A few obſervations ſeem neceſſary with reſpect to the two latter.

That ſome caution ſhould be uſed in the admiſſion of members ſeems clear from two conſiderations.

1ſt, The impoſitions to which the ſociety may be expoſed from improper and fraudulent applications.

2nd, The confuſion, diſtraction, and diſcredit to which it may be expoſed by members of a turbulent, quarrelſome, or ſeditious diſpoſition.

In

In order to guard againſt ſuch inconveniences, two cautions ſeem to be neceſſary, and to have been generally adopted.

1ſt, That the election of members ſhall be by ballot.

2ndly, That ſome interval ſhould take place between the time of a perſon's being propoſed and ballotted for, in order to give time and opportunity for enquiring into his character; and accordingly the beſt conſtituted ſocieties have adopted both theſe precautions. An inſtance will be found in the 22nd rule of the Caſtle Eden Friendly Society, printed in the appendix, No. 3.

With reſpect to the general conduct of buſineſs, the inconveniences always experienced in numerous and mixed meetings of a large body of people has almoſt univerſally ſuggeſted the expedient of confining it to a committee conſiſting of 12, or ſome other convenient number of benefit members, either alone or in conjunction with ſome of thoſe perſons in whom the general powers of ſuperintendance and controul are by the conſtitution of the ſociety veſted, whether under the denomination of preſidents, directors, or truſtees.

To them, even the ballot for the admiſſion of members is ſometimes confined, and the exerciſe of the right of voting in the general members who compoſe the body at large, is reſtrained to the following inſtances:

1ſt, To the election of the committee and the principal officers.

2ndly, The making of new laws at *yearly* meetings.

An example of a ſociety thus conſtituted will be found in the rules of the Caſtle Eden Society already referred to, and particularly in Sec. 12, (ſee Append. no. 3.)

The meetings are in general held once a month on days fixed by the rules of the ſociety. There ſeems to be but one good reaſon for their being ſo frequent—*namely to facilitate the collection of ſubſcriptions;*—and except with a view to promote this one purpoſe, greater intervals between the general meetings of the body might be allowed.

It ſeems to be conſidered by Mr. Roſe, the framer of the act for the encouragement of Friendly Societies, which paſſed in the year 179?, in England,* "that it is a firſt principle of theſe "ſocieties, that they ſhall be governed by rules "of their own formation, to which the mem-"bers individually conſent."

We are by no means diſpoſed to diſpute this as a general principle, nor to recommend a departure from it; on the contrary we are of opinion "that it is the true principle on which ſo-"cieties of this nature ſhould be conſtituted in "order to produce their full effect." But as different opinions may be entertained upon this point, as well upon conſiderations of a general nature as from the local circumſtances of particular diſtricts, we think it our duty to report two inſtances in which this principle has been departed from, *the firſt* of which may be conſidered as having been ſtamped with the ſeal of experience.

The account of the firſt is to be found in Mr. Ruggles 41ſt letter, and cannot be better ſtated than in his own words "In the 19th volume of "the annals of agriculture are the rules of a "Friendly Society, inſtituted under the patro-"nage of ſeveral gentlemen whom the poor of the

* *In his treatiſe upon the ſubject, an extract from which may be found in the 22d vol. of the Annals of Agriculture.*

" the pariſh of Norfolk have the happineſs to " call their neighbours and friends—which rules " appear to be very well adapted to the purpoſes " of ſuch Friendly Societies in general; more " eſpecially becauſe the controul of them is by " theſe rules inveſted in the gentlemen of opu- " lence in the place, together with the clergy- " man; and becauſe the times of their meeting " at a public houſe are reſtrained to the four " quarters of the year and two feaſts (poſſibly " that might be better altered to one) inſtead of " obliging the members to meet monthly. The " only article in which theſe rules appear to be " materially deficient is that the club does not in " any form of words declare the purpoſes of its " eſtabliſhment, although they may certainly be " collected from the general body of the rules. Thoſe who wiſh to ſee a copy of thoſe rules will find them detailed in the above letter."

The ſecond inſtance alluded to is, that of the Cork Friendly Society which ſeem to have been drawn up with great care and conſideration and to be highly deſerving the attentive examination of all perſons who may be diſpoſed to promote the formation of Friendly Societies in this kingdom and are at the ſame time advocates for removing the principle of government from the body itſelf. An extract from their rules is for that purpoſe ſubjoined in the Appendix, No. 4.

With reſpect to the third and laſt head, the proviſions againſt impoſition, abuſe, and the regular payment of ſubſcriptions. The importance of all theſe eſſential points muſt forcibly ſtrike any perſon who is diſpoſed to beſtow the leaſt thought upon the ſubject—and though the integrity of the individuals concerned in the ſuperintendance and conduct of the buſineſs of a

ſociety muſt in all caſes be its beſt ſecurity, and the want of this eſſential requiſite to the welfare of every human inſtitution, no contrivance or device can completely ſupply.—We cannot help earneſtly recommending to the attention of all ſuch as may be diſpoſed to promote the inſtitution of Friendly Societies, the adoption of all thoſe controuls and checks, which experience has proved to be uſeful in other caſes; and tho' the particular mode and proviſions by which the general object may be moſt effectually obtained muſt depend on local circumſtances, we venture to recommend the rules and forms adopted for theſe purpoſes by the Caſtle Eden Friendly Society to general conſideration.

To ſuch as may wiſh to refer to it, as a guide in the three leading points above referred to, the following index by which all the rules of the ſociety are claſſed as they have reference to the three heads above referred to, may be uſeful.

Sections which relate to benefits and to the proportion between ſubſcription and benefit, are as follows: Sec. 15, 16, 17, 18, 24, 25, 26, 32, 34, 35.

Sections which relate to the admiſſion of members, conduct of buſineſs, appointment of officers, and every thing relating to the orderly management of the internal concerns of the ſociety, Sec. 2, 3, 4, 6, 7, 8, 10, 12, 14, 20, 22, 23, 27, 28, 30, 37, 38, 39, 40, 41, 43, 44.

3d Sec.—Containing proviſions for enforcing regular payment of ſubſcription againſt innovations and abuſe, againſt impoſitions upon the ſociety; againſt peculation, embezzlement, and miſapplication of its fund, and againſt frudulent diſſolutions

diſſolutions of the ſociety, ſee Sec. 4, 9, 11, 13, 19, 21, 26, 28, 29, 30.

Sec. 31, 33, and 42, are of a local nature and therefore omitted.

SECTION IV.

A View of ſome Friendly Societies that have been eſtabliſhed in Ireland.

The Carlow Club, inſtituted in 1769.

Monthly ſubſcription towards the general fund, 8*d.*—Towards expences, 1½.

Benefits, 5*s.* 6*d.*—Bedlying pay—2*s.* 9*d.*—Walking pay, ——

The former may be continued for ſix months. The latter for life, if the affliction ſo long continues.

Forty ſhillings are allowed for the funeral expences of a member or his wife, and there is a general ſubſcription of 1 ſhilling each by the ſurvivors on the death of every member, which is paid to the widow or widower, or legal repreſentative of the deceaſed as the caſe may be.

The age of admiſſion is from 19 to 43.

The club at preſent conſiſts of 90 members. At one period a few years ago, it conſiſted of 132. The number of members is limited to 150. The funds have been higher than they are at preſent.

The Fraternal Union, inſtituted likewiſe at Carlow. It declared the accidents to which we are continually expoſed, and the unwillingneſs in the time of calamity and diſtreſs to become a burden to the community as the principle of aſſociation—and it confined the ballot for admiſſion of members to the Steward, and Council conſiſting of 12.

The ſubſcriptions were 1*s.* 1*d.* entrance.

9½ a month for the 1ſt. year towards the general fund.

7d. ever after, and 3½ to general expences.

Benefits, 6s. per week for ſix months; 3s. after; 40s. for funerals, and a ſubſcription of 1s. 7½d. from each ſurviving member, to be paid to the widow of the deceaſed, or the widower on the loſs of his wife.*

This Mortality-Money (as it is called) might be diſpoſed of by will by the rules of the club.

The club was provided with a ſtock of funeral neceſſaries, ſuch as ſcarfs, &c. which were furniſhed to ſuch members attending the funeral of a deceaſed member, or his wife, as were unprovided.

The ages of admiſſion into this club were from 18 to 43.

This club is no longer in exiſtence, and though its diſſolution is more immediately to be attributed to the late unhappy rebellion, its allowances ſeem to have been too liberal, and would probably have led to bankruptcy ſooner or later, if no other cauſe had intervened.

Another club, under the denomination of the "Friendly Union Club," was alſo eſtabliſhed at Carlow, in the year 1777, but was diſſolved about the ſame time as the former.

The capacity of earning 8s. a week was made a condition of admiſſion into this club, and no one could be admitted before 18, or after 45. The regulations of both theſe clubs were in many reſpects much to be approved; but the allowances in this, as in the former, were too liberal, and probably inconſiſtent with permanence and ſtability.

We are informed by an intelligent gentleman, who

* The happieſt conſequences have been ſometimes experienced from the relief afforded by theſe poſt obit ſubſcriptions. (See Supra. Report, No. 3.)

who has long reſided at Carlow, that the moſt eſſential benefits were produced by theſe clubs during their continuance.

There was alſo a Society of this nature eſtabliſhed at Athy, in the co. of Kildare, in the year, 1789, under the denomination of, "The Athy Farmers' Friendly Union," which produced, during its continuance, the moſt beneficial effects. Its diſſolution, like that of the former, of Carlow, was at leaſt precipitated by the late unhappy rebellion.

There are alſo ſeveral Friendly Societies now in exiſtence in the city of Dublin.

1ſt. The Friendly Brothers, or Staple Union, inſtituted in 1790, rules confirmed in purſuance of the act at Seſſions of 1797.

2d. The Amicable Society, eſtabliſhed and rules confirmed at Seſſions in 1796.

3d. The Friendly Brothers of the St. Audeons Society.

A Society upon the ſame principle was inſtituted at Collon, in the month of June, 1799, under the auſpces of the Speaker of the Houſe of Commons. We conſider the inſtitution of this Society as a valuable teſtimony in favor of the general principle, and a declaration of high authority, in favour of its application, in this kingdom.

We obſerve with great pleaſure a Society of the ſame nature lately eſtabliſhed at Donnybrook*. It has grown out of an inſtitution which had been carried on there for ſeveral years, under the denomination of, "The Friends of Induſtry," with very great ſucceſs, and been produc-

* This account is extracted from a communication made to the committee by the Rev. Gore Wood, Curate Aſſiſtant of Donnybrook, to whoſe exertions, uniformly continued during the whole time of the exiſtence (ten years) of the Society of the Friends of Induſtry in Donnybrook, its paſt beneficial effects and their preſent extenſion, we are informed, are in a great meaſure to be imputed.

tive of the moſt beneficial effects to the labouring claſſes of that neighbourhood. The intelligent and active ſpirit that governed its operations, quickly perceived, that all the valuable purpoſes for which it was originally founded, might be conſiderably advanced by converting it into a Friendly Society; and that, while the Funds derived additional ſupport, from the contributions of its induſtrious members, the permanence of the inſtitution would be ſecured, and habits of induſtry, œconomy, and foreſight, conſiderably promoted. Having therefore previouſly adopted the wiſe caution of conſulting individually the ſeveral perſons who had before received relief, without any contribution upon their part, and obtained their conſent and approbation. The idea was carried into execution judiciouſly and promptly; and the Friends of Induſtry at Donnybrook, from being an inſtitution purely charitable, is now a Friendly Society, conſiſting of honorary and benefit members. The former have very laudably reſolved to attend the meetings of the Society, and to take a part in the managementof its affairs, in common with a committee of the benefit members. In this reſpect, their example is highly deſerving of imitation. They are, however, in this Society, ſo numerous, and their ſubſcriptions conſtitute ſo large a proportion of its funds, that it may be doubted how far ſome of the benefits which it holds out, could be afforded by one not in poſſeſſion of ſimilar advantages.*

The meetings of this Society, and alſo of the Collon Society, are held at the School-houſes of Collon and Donnybrook.

If this cuſtom were introduced univerſally, it would completely obviate every inconvenience that

* A copy of their rules is printed, and ſold at Porter's, Grafton-ſtreet.

that has ever been known to ariſe from theſe inſtitutions.

SECTION V.

Anſwer to ſome Objections which may be urged againſt the Inſtitution of Friendly Societies, particularly in this kingdom.

The firſt objection that may be urged againſt the eſtabliſhment of Friendly Societies, is, "That they have a tendency to promote drunkenneſs, their meetings being generally held at a public houſe.

In anſwer to this objection, it may be obſerved in the firſt place, that whenever drunkenneſs, or any other ſpecies of intemperance, is ſuffered to take place at the meeting of a Friendly Society, it is an abuſe ariſing from the negligence of thoſe officers, whoſe duty it is to regulate the conduct of the members, and inforce obedience to the rules of the Society. That one of the fundamental principles of theſe inſtitutions is, the excluſion of every ſpecies of exceſs; and that a rule, guarded with ſufficient penalties, ſhould be inſerted in the conſtitution of every Friendly Society to prevent it. But ſecondly—if in any diſtrict, or among any claſs of men, the propenſity to drunkenneſs ſhould be found to be ſo ſtrong, that no human precautions ſhould be ſufficient to prevail againſt it, there is one infallible remedy—namely, to exclude drinking from the ordinary meetings of buſineſs altogether, and to hold theſe meetings at ſome private houſe—or public building of the neighbouring town, or village, and we recommend the adoption of this precaution wherever it is practicable.—Sir F. Eden (1ſt. ed. 604) obſerves "That he moſt "heartily

" heartily concurs in opinion with thoſe writers " who think that clubs would be more beneficial " if the ſubſcribers contributed the whole of " what they could ſpare from their weekly ear- " nings to form a fund, from which they might " receive a proportionable benefit, inſtead of " paying perhaps 1s. per month to the box, and " 2d. or 3d. more to be expended in ale;" and though he ſeems to expreſs a doubt, " whether if " the members were prohibited from tippling " at the ale-houſe on their club nights, they " could be prevailed on to ſubſcribe at all?" There does not ſeem to be any ſufficient grounds for entertaining ſuch an apprehenſion.

In the Collon and Donnybrook Societies, the advantages of which the people are, as we are informed, fully ſenſible of, the meetings are held at the ſchool-houſes of Collon and Donnybrook, as has been already noticed.—In the Cork Society, there are no meetings of the general members at all, and in the Norfolk Society already ſtated, only 4 in the year, and we do not find that objections have been made to ſubſcribing to the funds of any of theſe inſtitutions, on this account. Beſides, it is worthy of obſervation, that theſe inſtitutions have almoſt univerſally originated among the poor themſelves, (preface to 1ſt. vol. Sir F. Eden) and very probably have been the growth of convivial meetings in times of great ſimplicity, (for their antiquity is fully eſtabliſhed); and though this conſideration may furniſh an argument for preſerving ſome degree of well regulated conviviality in the conſtitution of every Friendly Society, it cannot fail to ſuggeſt the practicability of providing againſt all the abuſes that may be connected with it, when they come recommended

to

to the adoption of the poor in the firſt inſtance, by a fair repreſentation of the advantages to be expected from them, and ſupported by the influence and liberality of an enlightened patron.

Another objection may be, and has been made to them, "That they may be applied to bad, "ſeditious, and turbulent purpoſes." This objection has been inſiſted on as having peculiar force when applied to this country.

Mr. Ruggles, in his 40th letter, enters into an examination of this objection, and admits, that ſome ſuch abuſes may be found to have exiſted among journeymen in populous cities and towns, but never among labourers in huſbandry. But he obſerves with great juſtice, that ſuch inſtances only prove an abuſe, that they are by no means a natural conſequence following from a right uſe of theſe Societies—and it may be fairly added, that they may be, in all caſes, effectually guarded againſt by a very moderate degree of vigilance on the part of the neighbouring magiſtrates or the honorary members of the Society; for it ſhould be remembered, "That by the conſtitu-"tion of every Friendly Society, the time and "place of meeting is fixed, and muſt be notori-"ous; that they can furniſh no pretence for "meeting at any other time or place; nor af-"ford the ſmalleſt degree of protection to "meetings of a clandeſtine nature." And if the honorary members of theſe Societies would make it a rule among themſelves to attend alternately at all meetings of buſineſs, and occaſionally at meetings of conviviality,* ſuch a practice, which would require a very ſmall portion of any gentleman's time, and be conſiſtent with a life of the greateſt buſineſs, would not only be a complete preſervation againſt every abuſe that has

* See Note on 1ſt. Ch. of this Report.

has hitherto been experienced in Friendly Societies, but neceſſarily lead to further conſequences of the moſt extenſive and beneficial nature.

SECTION VI.

On the different Kinds of Friendly Societies.

The frequent illneſſes to which the female ſex are ſubject, particularly their Lyings-in, have excluded them in general from the benefits of Friendly Societies. This relief however has, in many inſtances, in Great Britain, been made the object of a diſtinct inſtitution. We recommend the following extract, from a treatiſe of the Rev. Mr. Cowes, to the attention of our readers:

"Before I conclude, it may be proper to offer a few remarks on *Female* Benefit-clubs. All my obſervations confirm me in my opinion that, in tenderneſs and benevolence, in ſenſibility and attachment, in parental affection and ſolicitude, in delicacy of ſentiment, and purity of conduct, in œconomy, and the conſcientious diſcharge of all the functions of a quiet, a virtuous, and a pious life; in all theſe important reſpects, the female character is, in general, peculiarly amiable and praiſe-worthy; and it rarely happens, that a family falls into embarraſſments through the miſconduct of the mother.

The buſineſs of Female Societies is generally conducted by rules, in moſt reſpects, ſimilar to thoſe in clubs for men. A Female Club, formed on the following payments, and allowances in caſes of illneſs, might be extremely uſeful among the poor, and would probably flouriſh; eſpecially under the patronage and inſpection of any lady of diſtinction. The age of admiſſion to be between

between eighteen and forty; every ſubſcriber, under twenty-five years of age, to pay 1*s.* of entrance-money; from twenty-five to thirty years of age, to pay 2*s.* 6*d.*; and from thirty to forty, to pay 5*s.*, beſides 6*d.* for the articles: to meet once a month, and each member to contribute 6*d.* to the fund.—After ſubſcribing a year, to receive an allowance of 3*s.* a week, during the firſt three month's illneſs; 2*s.* 6*d.* a week, during the next three month's illneſs; and 2*s.* a week afterwards, while a member is confined to her room, and is wholly diſabled from any kind of work.—Every free member, on her lying-in, to receive 10*s.* 6*d.*; and each member to pay 2*d.* to the fund. On the death of a free member, 2*l.* to be allowed towards the funeral-expences, each member contributing 6*d.*: when the fund is, at any time, leſs than 50*l.*, every member to pay 6*d.* a quarter extra into the box. —Womens' earnings are, in general, ſo ſmall, that it will be found neceſſary, to make the monthly payments thus moderate; and, as they are more liable to ſickneſs than men, their demands on the club muſt be proportionably leſſened.

" In every Female Club, the following rule ſhould be eſtabliſhed and adhered to—" That, " if any ſingle or unmarried woman ſhould lead " an idle profligate life, or be with child, while " ſhe belongs to the ſociety, ſhe ſhall be ex- " pelled." Such a regulation tends to promote chaſtity, and to diſcountenance immorality, and diſſoluteneſs of manners.

" Some Female Societies give no allowance to any member during the time of her pregnancy, and for a month after ſhe is confined. I own, I do not entirely approve of the princi-

ples

ples on which ſuch a ſociety ſeems to be inſtituted; but it gives me an opportunity of ſuggeſting a method, by which poor married women may derive great comfort and relief, at a ſeaſon too when they are expoſed to conſiderable expence, and require peculiar aſſiſtance. I ſhall not, therefore, from motives of falſe delicacy, ſcruple to mention it, but ſhall readily ſacrifice inferior conſiderations to the deſire of alleviating human miſery—Let ladies, then, either lend them child-bed-linen, during the month in which they are confined; or, let them ſupply them with any old linen, with which they may be able to accommodate them. And let them extend to them that pecuniary aid, which they may then require, and thoſe neceſſaries and comforts, from which, otherwiſe, they muſt be precluded*.

I have often heard the poor ſpeak of this kind of benevolence, as being ſingularly uſeful; and have frequently been told, that their condition, from being miſerable to the laſt degree, was rendered comfortable by this timely and judicious relief. It is, therefore, with peculiar pleaſure, that this mode of charity is recommended to the attention of thoſe, whoſe feelings of ſympathy are

* I muſt here be permitted to mention a ſimilar method, which has proved extremely beneficial to the objects whom it is intended to relieve, and might be rendered extenſively uſeful. A ſufficient quantity of linen is purchaſed, and lent to each poor married woman during her lying-in; and about half-a-guinea is given towards defraying her expences.—The fund, by which this inſtitution is ſupported, is raiſed by a ſubſcription of 6*s*. 6*d*. per quarter; on admiſſion, each ſubſcriber pays 7*s*. for the purchaſe of linen, and one quarter in advance; and any poor inhabitant becomes an object of relief, whether a pariſhioner or not. So that a lying-in charity of this ſort may be eaſily eſtabliſhed in any pariſh, and ſolicits the attention of the benevolent.

are ever ready to commiſerate the diſtreſſes, and mitigate the hardſhips, of their fellow-creatures. In ſuch employments, ſo congenial to the natural tenderneſs and ſenſibility of the ſofter ſex, female worth and excellence "have," in part, "their reward" in the preſent ſympathetic feelings of their nature—but, a greater and a better is prepared for them in that future ſtate, where the giving of "a cup of water*," the ſlighteſt kind office, rendered to ſuffering humanity, will neither be forgotten nor unrewarded.

An example of an inſtitution ſimilar to that recommended by Mr. Cowes, will be found in the 8th report of the London Society, for bettering the condition of the poor, &c. No. 46; and in No. 47 of the ſame publication, an account of a Sunday Friendly Society for the aged poor, will be found, towhich we beg leave to refer the reader.

* St. Matth. x. 42.

No. II.

Doctor Price's Tables.

TABLE I.

Shewing the Weekly Allowances, during Incapacities of Labour produced by Sickneſs or Accidents, and the correſponding Weekly Contributions neceſſary to entitle Perſons to thoſe Allowances.

N. B. The Ages in this and the following Tables, are the Ages at Admiſſion, and the Contributions at Admiſſion are reckoned to continue invariable till they ceaſe at ſixty-five.

Ages of Contributors at Admiſſion.	Weekly Contributions											Weekly Allowances.										
	Claſs	I.	II.	III.	IV.	V.	VI.	VII.	VIII.	IX.	X.	XI.	Claſs	I.	II.	III.	IV.	V.	VI.	VII.	VIII.	IX.	X.	XI.
		d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.		s.	s.	s.	s.	s.	s.	s.	s.	s.	s.	s.
Under 32		1½	2½	3½	4½	5½	6							0	0	0	0	0	0	0	0	1	1	1
From 32 to 43		1 1/8	2 1/8	3 3/8	4 3/8	5 3/8	6 3/8	7½						0	0	0	0	0	0	0	0	1	1	1
From 43 to 51		1 3/4	2 3/4	3 3/4	4 3/4	5 3/4	6 3/4	7 3/4	8 3/4	9				0	0	0	0	0	0	0	0	1	1	1
From 52 to 58		1 3/8	2 3/8	3 3/8	4 3/8	5 3/8	6 3/8	7 3/8	8 3/8	9 3/8	10½			0	0	0	0	0	0	0	0	1	1	1
From 59 to 64		3/8	1 3/8	2 3/8	3 3/8	4 3/8	5 3/8	6 3/8	7 3/8	8 3/8	9 3/8	10½		0	0	0	0	0	0	0	0	1	1	1
		d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.		s.	s.	s.	s.	s.	s.	s.	s.	s.	s.	s.
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		1	2	3	4	5	6	7	8	9	10	11		0	0	0	0	0	0	0	0	1	1	1
		d.	d.	d.	d.	d.	d.	d.	d.	d.	d.	d.		s.	s.	s.	s.	s.	s.	s.	s.	s.	s.	s.
														Bedlying Pay.										
														Walking Pay.										

SUPPOSITION

SUPPOSITIONS *on which this* TABLE *is formed.*

Firſt, That in ſocieties conſiſting of perſons under 32 years of age, a 48th part of them will be always in a ſtate of incapacitation by illneſs and accidents; and therefore entitled to allowances proportioned to their contributions. Various reaſons, and particularly the experience of friendly clubs, determine me to believe that the proportion of the ſick to the well in ſuch a ſociety will not be ſo great as this, and conſequently that a weekly allowance during ſickneſs will be more than ſupported by weekly contributions not exceeding a 48th part of that allowance.

Secondly, It is ſuppoſed that from the age of 32 to 42 this proportion increaſes to one quarter more than a 48th part; from 43 to 51 to one half more; from 52 to 58 to three quarters more; and from 59 to 64 to double. The reaſon of aſſuming this rate of increaſe is, that the probability of the duration of human life decreaſes after 30 nearly in this manner, or ſo that a perſon of the age of 60 has but half the probability of living any given time that a perſon at 32 has, and conſequently muſt be then doubly ſubject to the cauſes that produce ſickneſs and mortality.

TABLE

TABLE II.

Shewing the Weekly Allowances to Perſons in Old Age after 65 and 70; and the correſponding Weekly Contributions in early Life neceſſary to ſupport thoſe Allowances.

Ages at Admiſſion.	Claſs I.		Claſs II.		Claſs III.		Claſs IV.	
	s.	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*
Weekly Contributions till 65. Under 21	0	1	0	1½	0	2	0	2½
21 & 22	0	1¼	0	1⅞	0	2½	0	3⅛
23 & 24	0	1½	0	2¼	0	3	0	3⅝
25 & 26	0	1¾	0	2⅝	0	3½	0	4⅜
27 & 28	0	2	0	3	0	4	0	5
29 & 30	0	2¼	0	3⅜	0	4½	0	5⅝
31 & 32	0	2½	0	3¾	0	5	0	6¼
33	0	2¾	0	4⅛	0	5½	0	6⅞
34	0	3	0	4½	0	6	0	7½
35	0	3¼	0	4⅞	0	6½	0	8⅛
36	0	3½	0	5¼	0	7	0	8¾
37	0	3¾	0	5⅝	0	7½	0	9⅜
38	0	4	0	6	0	8	0	10
39	0	4¼	0	6⅜	0	8½	0	10⅝
40	0	4½	0	6¾	0	9	0	11¼
41	0	4¾	0	7⅛	0	9½	0	11⅞
42	0	5	0	7½	0	10	1	0½
43	0	5½	0	8¼	0	11	1	1¾
44	0	6	0	9	1	0	1	3
45	0	6½	0	9¾	1	1	1	4⅛
46	0	7½	0	11¼	1	3	1	6¾
47	0	8½	1	0¾	1	5	1	9¼
48	0	9½	1	2¼	1	7	1	11¾
49	0	10½	1	3¾	1	9	2	2¼
(*) 50	0	11½	1	5¼	1	11	2	4¾

TABLE II. continued.

Clafs V.		Clafs VI.		Clafs VII.		Clafs VIII.		Clafs IX.		Clafs X.		Clafs XI.	
s.	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*
0	3	0	3½	0	4	0	4½	0	5	0	5½	0	6
0	3¾	0	4⅜	0	5	0	5⅝	0	6	0	6¾	0	7½
0	4½	0	5¼	0	6	0	6¾	0	7½	0	8¼	0	9
0	5¼	0	6⅛	0	7	0	7⅞	0	8¼	0	9⅝	0	10½
0	6	0	7	0	8	0	9	0	10	0	11	1	0
0	6¾	0	7⅞	0	9	0	10⅛	0	11¼	1	0⅜	1	1½
0	7½	0	8¾	0	10	0	11¼	1	0½	1	1¾	1	3
0	8¼	0	9⅝	0	11	1	0⅜	1	1¾	1	3⅛	1	4½
0	9	0	10½	1	0	1	1½	1	3	1	4½	1	6
0	9¾	0	11⅜	1	1	1	2⅝	1	4⅛	1	5⅝	1	7½
0	10½	1	0¼	1	2	1	3¾	1	5½	1	7	1	9
0	11¼	1	1⅛	1	3	1	4⅜	1	6¾	1	8⅝	1	10½
1	0	1	2	1	4	1	6	1	8	1	10	2	0
1	0¾	1	2⅞	1	5	1	7⅛	1	9⅛	1	11⅜	2	1½
1	1½	1	3¾	1	6	1	8¼	1	10½	2	0¾	2	3
1	2¼	1	4⅝	1	7	1	9⅜	1	11¾	2	2	2	4½
1	3	1	5½	1	8	1	10½	2	1	2	3½	2	6
1	4½	1	7¼	1	10	2	0¾	2	3½	2	6¼	2	9
1	6	1	9	2	0	2	3	2	6	2	9	3	0
1	7½	1	10¾	2	2	2	5¼	2	8½	2	11¾	3	3
1	10½	2	2⅝	2	6	2	9⅜	3	1½	3	5¼	3	9
2	1½	2	5¾	2	10	3	2¼	3	6½	3	10¾	4	3
2	4½	2	9¼	3	2	3	6¾	3	11½	4	4¼	4	9
2	7½	3	0¾	3	6	3	11¼	4	4½	4	9¾	5	3
2	10½	4	4¼	4	10	5	3¾	5	9⅓	6	3¼	6	9

TABLE II. continued.

		After 65.		After 70.		
		s.	*d.*	*£.*	*s.*	*d.*
Weekly Allowances for Life.	Class I.	2	0	0	4	0
	II.	3	0	0	6	0
	III.	4	0	0	8	0
	IV.	5	0	0	10	0
	V.	6	0	0	12	0
	VI.	7	0	0	14	0
	VII.	8	0	0	16	0
	VIII.	9	0	0	18	0
	IX.	10	0	1	0	0
	X.	11	0	1	2	0
	XI.	12	0	1	4	0

The

(*) The weekly contributions in the firſt claſs, which are equivalent to the weekly allowances after 65 and 70 in the ſame claſs, have been computed by Dr. *Price* for all the intermediate ages between 50 and 65, and are as follow:

Age.	Weekly Contribution.			Age.	Weekly Contribution.			Age.	Weekly Contribution.		
	£.	s.	d.		£.	s.	d.		£.	s.	d.
51	0	1	$0\frac{1}{2}$	56	0	1	$11\frac{3}{4}$	61	0	6	0
52	0	1	2	57	0	2	$4\frac{1}{4}$	62	0	8	$0\frac{1}{4}$
53	0	1	$3\frac{3}{4}$	58	0	2	$9\frac{1}{4}$	63	0	12	6
54	0	1	$5\frac{1}{2}$	59	0	3	4	64	1	5	0
55	0	1	$8\frac{3}{4}$	60	0	4	$2\frac{1}{2}$				

From theſe ſums the weekly contributions in the other ten claſſes may be eaſily obtained. But it will be ſeldom neceſſary to have recourſe to them; for at a period of life ſo far advanced, the weekly contributions become ſo high in thoſe claſſes as to render it almoſt impoſſible for the labouring poor to pay them. Ed.

TABLE

TABLE II. continued.

		After 65.		After 70.		
		s.	*d.*	£.	*s.*	*d.*
Weekly Allowances for Life.	Class I.	2	0	0	4	0
	II.	3	0	0	6	0
	III.	4	0	0	8	0
	IV.	5	0	0	10	0
	V.	6	0	0	12	0
	VI.	7	0	0	14	0
	VII.	8	0	0	16	0
	VIII.	9	0	0	18	0
	IX.	10	0	1	0	0
	X.	11	0	1	2	0
	XI.	12	0	1	4	0

The

(*) The weekly contributions in the firſt claſs, which are equivalent to the weekly allowances after 65 and 70 in the ſame claſs, have been computed by Dr. *Price* for all the intermediate ages between 50 and 65, and are as follow:

Age.	Weekly Contribution.			Age.	Weekly Contribution.			Age.	Weekly Contribution.		
	£.	s.	d.		£.	s.	d.		£.	s.	d.
51	0	1	0½	56	0	1	11¾	61	0	6	0
52	0	1	2	57	0	2	4¼	62	0	8	0¼
53	0	1	3¾	58	0	2	9½	63	0	12	6
54	0	1	5½	59	0	3	4	64	1	5	0
55	0	1	8¾	60	0	4	2½				

From theſe ſums the weekly contributions in the other ten claſſes may be eaſily obtained. But it will be ſeldom neceſſary to have recourſe to them; for at a period of life ſo far advanced, the weekly contributions become ſo high in thoſe claſſes as to render it almoſt impoſſible for the labouring poor to pay them. ED.

TABLE

TABLE III.

Shewing the Weekly Allowances during Sickneſs and Old Age, and the correſponding Weekly Contributions for ſupporting thoſe Allowances; *being Table* I. *and* II. *combined.*

Weekly Contributions till 65. — Ages at Admiſſion.	Claſs I.		Claſs II.		Claſs III.		Claſs IV.	
	s.	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*
Under 21	0	2	0	3	0	4	0	5
21 & 22	0	2¼	0	3⅜	0	4½	0	5⅝
23 & 24	0	2½	0	3¾	0	5	0	6¼
25 & 26	0	2¾	0	4⅛	0	5½	0	6⅞
27 & 28	0	3	0	4½	0	6	0	7½
29 & 30	0	3½	0	4⅞	0	6½	0	8⅛
31	0	3½	0	5¼	0	7	0	8¾
32	0	3¾	0	5⅝	0	7½	0	9⅜
33	0	4	0	6	0	8	0	10
34	0	4¼	0	6⅜	0	8½	0	10⅝
35	0	4½	0	6¾	0	9	0	11¼
36	0	4¾	0	7⅛	0	9½	0	11⅞
37	0	5	0	7½	0	10	1	0½
38	0	5	0	7⅞	0	10½	1	1⅛
39	0	5½	0	8¼	0	11	1	1¾
40	0	5¾	0	8⅝	0	11½	1	2⅜
41	0	6	0	9	1	0	1	3
42	0	6½	0	9¾	1	1	1	4⅛
43	0	7	0	10½	1	2	1	5½
44	0	7½	0	11¼	1	3	1	6¾
45	0	8	1	0	1	4	1	8
46	0	9	1	1½	1	6	1	10½
47	0	10	1	3	1	8	2	1
48	0	11	1	4½	1	10	2	3½
49	1	0	1	6	2	0	2	6
50	1	1	1	7½	2	2	2	1½

TABLE III. continued.

Class V.		Class VI.		Class VII.		Class VIII.		Class IX.		Class X.		Class XI.	
s.	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*
0	6	0	7	0	8	0	9	0	10	0	11	1	0
0	6¾	0	7⅞	0	9	0	10¼	0	11¼	1	0⅜	1	1½
0	7½	0	8¾	0	10	0	11½	1	0½	1	1¾	1	3
0	8¼	0	9⅝	0	11	1	0¾	1	1¾	1	3⅛	1	4½
0	9	0	10½	1	0	1	1½	1	3	1	4½	1	6
0	9¾	0	11⅜	1	1	1	2¼	1	4	1	5⅞	1	7½
0	10½	1	0¼	1	2	1	3	1	5½	1	7¼	1	9
0	11¼	1	1⅛	1	3	1	4	1	6¾	1	8⅝	1	10½
1	0	1	2	1	4	1	6	1	8	1	10	2	0
1	0¾	1	2⅞	1	5	1	7	1	9	1	11⅜	2	1½
1	1½	1	3¾	1	6	1	8¼	1	10½	2	0¾	2	3
1	2¼	1	4⅝	1	7	1	9½	1	11¾	2	2⅛	2	4½
1	3	1	5½	1	8	1	10½	2	1	2	3½	2	6
1	3¾	1	6⅜	1	9	1	11¼	2	2¼	2	4⅞	2	7½
1	4½	1	7¼	1	10	2	0¾	2	3½	2	6¼	2	9
1	5¼	1	8⅛	1	11	2	1⅞	2	4¾	2	7⅝	2	10½
1	6	1	9	2	0	2	3	2	6	2	9	3	0
1	7½	1	10¾	2	0	2	5¼	2	8½	2	11¾	3	3
1	9	2	0½	2	4	2	7½	2	11	3	2½	3	6
1	10½	2	2¼	2	6	2	9¾	3	1½	3	5⅛	3	9
2	0	2	4	2	8	3	0	3	4	3	8	4	0
2	3	2	7½	3	0	3	4½	3	9	4	1½	4	6
2	6	2	11	3	4	3	9	4	2	4	7	5	0
2	9	3	2½	3	8	4	1½	4	7	5	0½	5	6
3	0	3	6	4	0	4	6	5	0	5	6	6	0
3	3	3	9½	4	4	4	10½	5	5	5	11½	6	6

TABLE III. continued.

Instances of Weekly Allowances during Sickness.	1st Instance Bedlying Pay.		2d Instance Walking Pay.		Weekly Allowance during Old Age. After 65		After 70.	
Class	£.	s.	£.	s.	£.	s.	£.	s.
I.	0	4	0	2	0	2	0	4
II.	0	6	0	3	0	3	0	6
III.	0	8	0	4	0	4	0	8
IV.	0	10	0	5	0	5	0	10
V.	0	12	0	6	0	6	0	12
VI.	0	14	0	7	0	7	0	14
VII.	0	16	0	8	0	8	0	16
VIII.	0	18	0	9	0	9	0	18
IX.	1	0	0	10	0	10	1	0
X.	1	2	0	11	0	11	1	2
XI.	1	4	0	12	0	12	1	4

TABLE

TABLE IV.

Shewing the Fines, or Compoſition Money, payable at Admiſſion by the Contributors in the Firſt Claſs who have commenced their Contributions at Ages above 21, and who may prefer the Payment of a Fine to an Increaſe of Weekly Contribution, on Account of the Exceſs of their Ages above 21, as ſpecified in Table III.

N. B. The Sums in the following Table are alſo the Sums payable, at Removals, to Contributors, who, at Admiſſion, paid Fines in lieu of an Increaſe of Weekly Contribution.

Age at Admiſſion or Removal.	Weekly Contribution 2d.		Age at Admiſſion or Removal.	Weekly Contribution 2d.		Age at Admiſſion or Removal.	Weekly Contribution 2d.		Age at Admiſſion or Removal.	Weekly Contribution 2d.		Age at Admiſſion or Removal.	Weekly Contribution 2d.		Age at Admiſſion or Removal.	Weekly Contribution 2d.	
	Sums payable			Sums payable			Sums payable			Sums payable			Sums payable			Sums payable	
	£.	s.		£.	s.		£.	s.		£.	s.		£.	s.		£.	s.
Year.	0	9	Year.	4	5	Year.	9	17	Year.	19	6	Year.	35	10			
In 22d	0	18	In 31ſt	4	16	In 40th	10	7	In 49th	21	0	In 58th	38	6			
23d	1	6	32d	5	12	41ſt	11	0	50th	22	5	59th	42	0			
24th	1	15	33d	6	6	42d	11	16	51ſt	23	14	60th	46	0			
25th	2	3	34th	7	0	43d	12	12	52d	25	6	61ſt	50	0			
26th	2	12	35th	7	12	44th	13	14	53d	26	18	62d	54	0			
27th	3	0	36th	8	4	45th	14	0	54th	28	13	63d	58	0			
28th	3	8	37th	8	16	46th	15	0	55th	30	16	64th	62	0			
29th	3	16	38th	7	9	47th	16	10	56th	33	1	65th					
30th			39th			48th	18	0	57th								

No. III.

Abridgment of the Rules and Regulations of the Caſtle Eden Friendly Society. *

WHEREAS by an act of parliament made in the 36th year of the reign of his Majeſty King George III. entitled, " An Act for the encou- " ragement and relief of Friendly Societies," it is enacted—*(here the ſection of the act, which authorizes any number of perſons to form Societies, &c. is recited)*:

And

* AN account *of this Society conſtitutes the 1ſt number of the Reports of the Britiſh Society*, For bettering the condition, and increaſing the comforts of the Poor, *and its rules have been printed at the requeſt of the laſt-mentioned Society, as a guide*, " to " ſuch perſons as are deſirous of forming Friendly Societies, " on prudent and equitable terms." (*See 1ſt vol. Reports of Britiſh Society, p.* 1. *note.*) *The quantum of ſubſcription and allowance may not be generally applicable to the circumſtances of this country; and the proportion between ſubſcription and allowance muſt be always governed by attention to the circumſtances and local ſituation of the ſubſcribers. But in carrying into execution the principles recommended in the foregoing report, it may be uſeful to have a ſelection of ſuch forms a may be neceſſary to reſort to, for the purpoſe.*

It is by no means conceived, " that they contain every proviſion " that may be neceſſary for the regulation of a Friendly Society, " under all circumſtances; or that every thing they contain ſhould be " indiſcriminately, or without due examination and attention to " principles, adopted." They are merely put forward to aſſiſt in " point of form, and as containing nothing that may not, without due atte tion to local circumſtances, be ſafely imitated.

And whereas many perſons reſident in the pariſhes of having agreed to form themſelves into ſuch a Society, under the name and title of the , did meet at in the pariſh aforeſaid, on the day of in the year for the purpoſe of eſtabliſhing the ſaid Society: At which time and place the following reſolutions and rules were propoſed and agreed upon, (that is to ſay:)

2. That (, &c. *(here the names of ſuch perſons as are fixed upon for the purpoſe, are recited)*, ſhall be, and they are hereby appointed truſtees for the funds of the ſaid Society, as hereinafter mentioned. *Truſtees.*

3. That ſhall be, and he is hereby appointed ſteward thereof. *Stewards.*

4. That *(here the names of twelve of the principal yeomen)* and all perſons becoming honorary members of this Society, ſhall be, and they are hereby appointed directors of the ſaid Society, whoſe office and duty are hereinafter defined*. *Directors.*

5. No perſon to be a director longer than he reſides in the pariſh.

6. That

* The twelve directors are choſen out of the moſt reſpectable men in the neighbourhood that will take the trouble of acting, and are intended as a check on the committee and members miſapplying the funds. For without a check of this kind, members of Societies are often inclined to divide the money when the Society grows rich. An inſtance is ſtated by Sir Frederick Eden in his account of Petersfield,

vol.

6. That *(here the names of twelve substantial members of the Society are recited)*, shall be, and they are hereby appointed a committee for the purpose hereinafter mentioned, and to continue in office until *(either for one or two years as may be agreed on)*. *Committee.*

7. That Mr. shall be, and he is hereby appointed treasurer of the Society*. *Treasurer.*

8. That and shall be, and they are hereby appointed clerks of the Society. *Clerks.*

9. That the steward, directors, and committee, for the time being, shall have power, from time to time, to displace and remove the treasurer and clerks for the time being, and to appoint others in the room of such of them as shall be so removed, or shall vacate or die. *Power to displace treasurer and clerks.*

10. That

vol. ii. p. 223, in which he says, "There are twelve ale-"houses in this parish, but no Friendly Society. Two existed "some time ago; but as soon as the stock amounted to a "few hundreds, the clubs were dissolved, and the money di-"vided amongst the members;" and few will be inclined to become benefactors or honorary members, unless they have a security for the due and permanent application of their donations. By having a board of control, and limited as in the 19th and 21st articles of this Society, the members are prevented from making any such misapplications, or altering the Rules without due consideration.

The propriety of check and control is acknowledged, but it seems to be more simple to vest this controling power in the Trustees.

* In many Societies it would be advisеable to have two treasurers.

10. That the ſteward, directors, committee, treaſurer, and clerks, hereby appointed, ſhall meet at the houſe of , or at ſome other convenient houſe in the pariſh of , on the fourth Saturday after theſe Rules, Orders, and Regulations ſhall be allowed and confirmed by the juſtices of the peace, at the general quarter ſeſſions of the peace, (as directed by the ſaid act of parliament), between the hours of four and ſix o'clock in the afternoon, then and there to qualify as hereinafter mentioned, and to admit as members, the perſons whoſe names are hereunto ſubſcribed, and ſuch other perſons as they may think proper. *Firſt meeting.*

11. That the ſaid treaſurer, and all ſuch treaſurer or treaſurers as ſhall hereafter be appointed, before he and they take upon him or them ſuch office, ſhall become bound with ſufficient ſureties, for the faithful execution of ſuch office, and for rendering a true account of all receipts, payments, &c. according to the rules of this Society, in ſuch penal ſum or ſums of money, as by the ſteward, directors, and committee, ſhall from time to time be thought expedient; and that all ſuch bond or bonds, to be given by and on the behalf of ſuch treaſurer or treaſurers, ſhall be given to the clerk of the peace for the county of , for the time being, for the uſe of this Society*. *Treaſurer to give ſecurity.*

12. That

* *Form of Bond.* "Know all men by theſe preſents, that "we, are held and firmly bound "to of Eſq. clerk of the peace for the "county of in the penal ſum of two hundred pounds, "of good and lawful money of Great Britain, to be paid to "the

12. That the ſteward, directors, committee, treaſurer, and clerks, or ſo many of them as can conveniently attend, ſhall meet on the fourth Saturday next after the firſt meeting, between the hours of ſix and ſeven o'clock in the evening, at ſome convenient

Monthly meetings.

" the ſaid or his ſucceſſors, or to his or their certain " attorney, executors, adminiſtrators, or aſſigns: for which " payment to be well and truly made, we bind ourſelves " jointly and ſeverally, our reſpective heirs, executors, and " adminiſtrators, firmly by theſe preſents. Sealed with our " ſeals, dated this day of in the " year of the reign of our Sovereign Lord George the Third, " by the grace of God of Great Britain, France, and Ireland, " king, defender of the faith, and ſo forth, and in the year " of our Lord

" Whereas the above-bounden hath been duly elected " and appointed treaſurer of and for the Society called the " Society, in the ſaid county, lately eſtabliſhed, under " the authority of an act of parliament paſſed in the thirty-" ſixth year of the reign of his preſent Majeſty, intituled, " An Act for the encouragement and relief of Friendly So-" cieties:' The condition therefore of the above-written " obligation is ſuch, that if the ſaid his executors and " adminiſtrators, do and ſhall from time to time, and at all " times hereafter, upon demand, made in purſuance of any " order by the ſaid Society, or any committee appointed by " them for that purpoſe, render a juſt and true account of all " his receipts, payments, and tranſactions relative to the ſaid " Society, and from time to time, on the like demand, pay " over all the monies remaining in his or their hands or cuſ-" tody, to any future treaſurer or treaſurers to be appointed " by the ſaid Society, or to ſuch other perſon or perſons as " ſuch Society ſhall appoint; and if the ſaid ſhall and " do from time to time, and at all times hereafter, in all " other reſpects well and faithfully execute the office of trea-" ſurer of and for the ſaid Society, purſuant to the rules, or-" ders, and regulations thereof for the time being, and in all " matters lawful pay obedience to the ſame, then the above-" written obligation ſhall be void, otherwiſe the ſame ſhall " be and remain in full force and virtue.

" Signed, ſealed, and delivered, in the preſence of us,

" R. W. " G. T. (P. S.)
" J. A. " T. T. (P. S.)
" W. L. (P. S.)"

nient houſe in the pariſh of , and ſo ſhall continue to meet from time to time on every fourth Saturday from the time of ſuch meeting, *(the day month after, or the day three months after as may be ſettled)*, to receive the monthly or other payments and contributions, to admit new members, and tranſact the other buſineſs of the Society. At which meetings the members' names ſhall be called over as they ſtand in the entry-book; and each member's contributions and fines ſhall be paid to the treaſurer, or his deputy, and if not then paid, ſuch member ſhall incur the penalty or forfeiture hereinafter mentioned. After all the members' names ſhall have been called over, if any member have any perſon to propoſe as a new member, or any matter to ſubmit to the conſideration of the Society, he ſhall ſtand up and addreſs himſelf to the ſteward, after which the ſteward ſhall put the matter to vote, *and if ſeven of the committee* ſhall vote in favour of the propoſition, the ſame being *then approved of by the ſteward, and three or more of the directors preſent*, the perſon propoſed ſhall be elected a member, or the matter propoſed ſhall become binding to the Society as the act of the meeting; and as well in the election of members, as upon all other occaſions, *ſeven balls of the* committee, with the ſubſequent conſent of the ſteward, and three of the directors at the leaſt, ſhall be taken and deemed to be the act of the Society at large, and be binding upon every member thereof; and all reſolutions of the Society ſhall be entered in the order-book, and be ſigned by the ſteward, three of the directors, and ſeven of the committee, at the leaſt; but nothing which ſhall alter, vacate, or reſcind any of theſe reſolutions, ſhall be reſolved or agreed upon at any monthly

meeting, but only at the annual meeting. And ſo ſoon as all the buſineſs of each monthly meeting ſhall be finiſhed, the books ſhall be cloſed and locked up in a cheſt to be provided for that purpoſe, which ſhall not be opened again till the next monthly meeting. Whenever the ſteward cannot attend the meetings, he ſhall ſend his key to one of the clerks, who ſhall officiate in his ſtead.

Steward. Who is capable of acting as ſuch.

13. That no perſon ſhall be capable of acting as ſteward, or director, or as one of the committee, until he ſhall make and ſign a declaration, that he will, in all things, faithfully execute the ſeveral truſts and powers committed to him by the Rules, Orders, and Regulations of this Society *; neither ſhall any perſon be capable of acting as ſteward, unleſs he be a member of this Society, and reſide in the pariſh of ——.

Appointment of ſteward, directors, and committee.

14. That in caſe the *ſteward* for the time being, or any of the *directors* or *committee*, ſhall die, refuſe to act, or vacate their offices by removing out of the ſaid pariſhes, or otherwiſe, then and in every ſuch caſe, the ſurvivors of the ſteward, directors, and committe,

* The declarations are printed in a book, and are to the following effect: " ——— in the pariſh of
" do hereby moſt ſolemnly promiſe and declare, that I will, in
" all things, well and faithfully execute the ſeveral truſts and
" powers committed to me, as of the
" Friendly Society, by the Reſolutions, Rules, Orders, and
" Regulations of that Society, according to the true intent
" and meaning thereof; and that I will not, at any time or
" times hereafter, give my conſent to any new Reſolution,
" Rule, Order, or Regulation, to alter the whole, or any part
" or parts of the preſent Reſolutions, Rules, Orders, or Regulations,

committee, as the caſe ſhall be, ſhall, at the next monthly meeting of this Society, after ſuch death, refuſal to act, vacating the office, or otherwiſe, appoint a general meeting of the members to be holden at the then next monthly meeting, for the purpoſe of appointing others to fill ſuch vacancies, and ſo from time to time upon every ſubſequent vacancy. And if any office be vacated after the firſt day of November in any year, then and in ſuch caſe the appointment ſhall be referred to the next yearly meeting. At all elections, the ſteward and committee ſhall be entitled to vote as members of this Society, and in caſe of an equality of votes, the ſteward ſhall have and exerciſe a caſting vote.

Monthly contributions.

15. That the funds of this Society ſhall be in the nature of ſhares amongſt its members for the time being, and the ſums to be contributed and paid by each member, for or in reſpect of each ſingle ſhare in the ſaid Society, ſhall be after the following rate, (that is to ſay:)

	s.	*d.*
If the member be under 22 years of age, when admitted, he ſhall pay per month	1	0
If above 22, and under 23 years	1	0½
If above 23, and under 24 years	1	1
If above 24, and under 25 years	1	1½
If above 25, and under 26 years	1	2
If above 26, and under 27 years	1	2½
If above 27, and under 28 years	1	3

If

" gulations, unleſs I ſhall believe ſuch alteration, or altera-
" tions, to be for the benefit of the whole of the members
" of the ſaid Society.

" B. C."

" The above declaration was made and ſigned by the ſaid
" B. C. the day of in the preſence of

	s.	d.
If above 28, and under 29 years per mon.	1	3½
If above 29, and under 30 years	1	4
If above 30, and under 31 years	1	4½
If above 31, and under 32 years	1	5
If above 32, and under 33 years	1	5½
If above 33, and under 34 years	1	6
If above 34, and under 35 years	1	6½
If above 35, and under 36 years	1	7
If above 36, and under 37 years	1	7½
If above 37, and under 38 years	1	8
If above 38, and under 39 years	1	8½
If above 39, and under 40 years	1	9
If above 40, and under 41 years	1	9½
If above 41, and under 42 years	1	10
If above 42, and under 43 years	1	10½
If above 43, and under 44 years	1	11
If above 44, and under 45 years	1	11½
If above 45, and under 46 years	2	0

But each member, under the age of forty-five, may take and pay for as many ſhares as he pleaſes, and ſhall be entitled to a proportionate relief, as hereinafter mentioned*.

16. That

* This and the compoſition table in the next article are formed from Dr. Price's computations, which were made at the requeſt of the committee of the Houſe of Commons. See App. 1. Rev. Payments, vol. ii. p. 409—430. Though theſe are more in favour of the old than young members, it being neceſſary to keep the payments for old men as low as poſſible, to induce them to enter (for if they were to contribute according to Dr. Price's tables, very few would become members), yet, upon the whole, the funds are not injured, but rather increaſed, there being more young men admitted than old. The compoſition tables for old ages is much lower than Dr. Price's, notwithſtanding which, very few have availed themſelves of the advantage. The object in framing the Caſtle Eden tables, was to make the monthly contributions fully equal to the diſburſements, and to induce perſons of all ages, under forty-ſix, to become members, without calculating

16. That if any perſon above the age of twenty-two years, who ſhall be admitted a member of this Society, ſhall be deſirous of being put upon the ſame footing in point of monthly contribution, as if he had been admitted a member under that age, he ſhall only contribute the ſum of one ſhilling per month, during his life, if ſuch perſon do pay, on admiſſion, or at the next monthly meeting afterwards, a groſs ſum according to his age, as ſpecified in the ſcheme or table following, for each ſhare that he may chooſe to take, (that is to ſay :) *Contributions on admiſſion.*

If ſuch member be above 22, and under	*l.*	*s.*	*d.*
23 years of age, when admitted	0	5	0
If above 23, and under 24 years	0	10	0
If above 24, and under 25 years	0	15	0
If above 25, and under 26 years	1	0	0
If above 26, and under 27 years	1	5	0
If above 27, and under 28 years	1	10	0
If above 28, and under 29 years	1	15	0
If above 29, and under 30 years	2	0	0
If above 30, and under 31 years	2	6	0
If above 31, and under 32 years	2	12	0
If above 32, and under 33 years	2	18	0
If above 33, and under 34 years	3	4	0
If above 34, and under 35 years	3	10	0
If above 35, and under 36 years	3	18	0
If above 36, and under 37 years	4	6	0
If above 37, and under 38 years	4	14	0
If above 38, and under 39 years	5	2	0

If

ing exactly what each ought to pay. The funds being in the nature of ſhares, each member has an opportunity of contributing according to his or her ability or inclination; and in many inſtances a married man contributes for two ſhares, one ſhare for himſelf, and one for his wife.

	l.	*s.*	*d.*
If above 39, and under 40 years per mon.	5	10	0
If above 40, and under 41 years	6	0	0
If above 41, and under 42 years	6	10	0
If above 42, and under 43 years	7	0	0
If above 43, and under 44 years	7	10	0
If above 44, and under 45 years	8	0	0
If above 45, and under 46 years	8	10	0

Funeral expences, how made up to the fund.

17. That in order to keep up the general fund, each member ſhall pay for each ſhare, and for each half ſhare, to which he may be a contributor, on the deceaſe of every member for whoſe funeral this ſociety ſhall have any diſburſements to make. Such contribution to be paid at the firſt monthly meeting after the diſburſement.

Times of payment.

18. That the monthly contribution of each member ſhall commence and be made on the firſt monthly meeting after his or her admiſſion, and ſhall continue to be made during his or her life, at the monthly meetings to be holden on every fourth Saturday; but that any member may make payments in advance for three months, or any other length of time, if he or ſhe think proper; and in caſe any member ſhall die before the expiration of the term for which ſuch payments in advance ſhall have been made, a proportionable part thereof ſhall be refunded to his widow; and if no widow, to his legal repreſentatives.

Society's effects, how to be ſecured.

19. That the monthly contributions, fines, and all other ſums that may be received on account of this Society, ſhall be put into a cheſt (to be

be kept by the treaſurer), which ſhall have three good locks, with a different key to each; one of which keys ſhall be kept by the ſteward, another by one of the committee, to be named for that purpoſe by the directors (and in caſe he cannot attend, he may ſend ſuch key with any other of the committee), and the third key by the treaſurer; and ſo ſoon as the fund ſhall amount to twenty pounds, ten pounds (part thereof) ſhall be inveſted in the public funds*; or placed out at intereſt upon real or perſonal ſecurity, to be approved of by the ſteward, directors, and committee, by ſome writing under their hands.

20. That when any money ſhall be inveſted or placed out at intereſt, the ſtock ſhall be purchaſed, and the *Office of truſtees.*

ſecurity

* It is abſolutely neceſſary to be very careful in putting out the money as ſpeedily as poſſible, in order to get the advantage of intereſt; for without this, all, or the greateſt part of Friendly Societies will not be able to diſtribute the benefits they propoſe. If the great accumulation of compound intereſt were better underſtood, it is reaſonable to ſuppoſe that thoſe who have the management of the funds belonging to Friendly Societies would attend to this more than they do. It will ſurpriſe them to be told, that five hundred pounds, at five per cent. compound intereſt, will amount to above ſixty-four thouſand pounds within a century, and to upwards of *a million* within one hundred and ſixty years. The many loſſes which Friendly Societies have ſuſtained, make the members very diffident in lending any part of their funds. Sir F. Eden, in his "State of the Poor," vol. ii. p. 34, ſays, that ſeveral Societies at Cheſter broke up in conſequence of loſing their funds, partly by the failure of a bank, and partly by an unſucceſsful canal near that city; and in the 3d vol. p. 712, that a Society at Eſher, Surrey, was diſſolved in conſequence of having loſt three hundred pounds by the failure of ſome tradeſmen, on which the members divided the remainder; and in p. 889, he ſays, that three or four Societies have been diſſolved in the neighbourhood of Llanferras, Denbighſhire, owing to their being defrauded of a great part of their funds.

ſecurity made in the name of the truſtees, in truſt for the general uſes of this Society.

Officers to be reimburſed expences.

21. That all reaſonable expences of the truſtees, ſteward, directors, treaſurers, and clerks, in the execution of their ſeveral offices, ſhall be paid out of the funds of this Society; and that they ſhall reſpectively be indemnified out of the ſaid funds againſt all actions whatſoever, which may be brought againſt them, on account of their, or any of their acting in and executing the powers and truſts hereby repoſed in them; and *no money ſhall be taken out of the cheſt on any pretence whatever*, without a previous order in writing, ſigned by the ſteward, three of the directors, and ſeven of the committee at the leaſt; and the treaſurer ſhall be anſwerable for, and make good, all the money which he ſhall from time to time receive on account of this Society, *excepting that for which he can produce ſuch orders, and excepting the weekly allowance to members in ſickneſs*; in which latter caſe an order in writing from the ſteward alone ſhall be ſufficient.

No money to be paid without an order in writing.

Admitting members.

22. That after the firſt meeting, no perſon ſhall be admitted a member, unleſs propoſed by a member of this Society, at a monthly or yearly meeting; and at the time of propoſing a new member, ſhall be paid to the treaſurer for the uſe of the general fund: and in order that in the interval proper inquiry may be made into his character, the perſon propoſed ſhall be ballotted for by the committee at the then next monthly or yearly meeting (excepting women, who may be

be admitted at the ſame monthly or yearly meeting at which they may be propoſed, with the conſent of the ſteward, three of the directors, and ſeven of the committee, they being, by the 34th article, exempted from receiving weekly allowances in caſes of ſickneſs or infirmity); and if on ſuch ballot there ſhall appear ſeven balls for him, he ſhall be admitted a member, provided the ſteward and three of the directors, at the leaſt, conſent to his admiſſion, but not otherwiſe; and if the perſon propoſed ſhall be rejected, the two ſhillings and ſixpence paid to the treaſurer ſhall be returned.

Age and declaration.

23. That no perſon ſhall be admitted a member of this ſociety under the age of ten years, or above the age of forty-ſix years; and the perſon ſo admitted (or ſome member for him or her) ſhall, at the time of his or her admiſſion, make and ſign a declaration, in the preſence of the ſteward, or three or more directors, to the following effect, (that is to ſay:)

"I, of in the pariſh of and county of (labourer, or as the caſe may be), of the age of years, in the month of laſt, to the beſt of my knowledge and belief, do requeſt to be admitted a member of the Friendly Society, and to become entitled to the benefit to ariſe from ſhare, for which I bind myſelf to pay to the treaſurer, at the firſt monthly meeting after my admiſſion, the ſum of and on every fourth Saturday afterwards (ſo long as I continue a member) ſhilling ; and ſuch other contributions as may become due: and I do hereby ſolemnly promiſe and declare, that if I am admitted a member, I will

will in all things well and truly fulfil, keep, and obſerve, the rules, orders, and regulations of the Society, and to the utmoſt of my power promote its intereſts.

" Witneſs my hand this day of in the year of our Lord one thouſand hundred "*

Capital to belonging to the Society.

24. That the capital ſtock to ariſe from the fines, monthly, and other contributions, and the dividends, intereſt, and yearly produce thereof, ſhall be the property of the members of the Friendly Society for the time being; and every member of the ſociety, who ſhall duly conform to the rules, orders, and regulations thereof, ſhall, for each ſhare which he ſhall have in the fund, be entitled to relief in caſes of ſickneſs or infirmity as hereinafter mentioned, and ſo in proportion for half a ſhare, (that is to ſay:) To ſix ſhillings a week when confined in bed, or to his bedchamber, by ſickneſs, lameneſs, or infirmity, and unable to go out of the houſe, or perform any kind of work, until he ſhall be able to walk out, or to labour in any degree, and then to three ſhillings a week, when ſo able to walk

Benefits in ſickneſs.

* The declarations as above, are printed and bound in a book, with a memorandum of admiſſion at the bottom of each, to the following effect: " Be it remembered, that the above-" named A. B. was this day of in the year of " our Lord duly admitted a member into the Caſtle " Eden Friendly Society, and entered into the books kept for " that purpoſe; and that if he in every reſpect conform to the " reſolutions, rules, orders, and regulations of that ſociety, " he will be entitled to the benefits thereof.

" M. S. Steward,
" W. M. Clerk."

walk or labour; but both theſe allowances to ceaſe, when ſuch member ſhall be able to follow his uſual occupation, or to earn three ſhillings a week; ſuch of theſe ſums as ſhall be due to be regularly paid, provided the ſame be requeſted, from the firſt ſaturday after the member's illneſs ſhall be certified to the ſteward*. And the ſum of five pounds for each ſhare, and fifty ſhillings for each half-ſhare, ſhall be paid at the death of each member to his widow, or if no widow, to any perſon appointed, in writing, by him to receive the ſame, and if no ſuch perſon be appointed, then to his legal repreſentatives: but the ſteward, directors, and committee, ſhall have an election, either to pay the money to the perſons laſt mentioned, or to expend two guineas, part of ſuch allowance, in any manner they may think proper, in the funeral of ſuch deceaſed member, the remainder to be applied in the following manner, (that is to ſay:) If the deceaſed member ſhall have left any child or children under the age of twelve years, in that caſe, the ſame ſhall be applied for ſuch child or children's benefit, in ſuch manner as the ſteward, directors, and committee ſhall think proper; and if there be no child or children under that age, then to be paid to the widow, if any; and if no widow, to the perſon appointed in writing, as aforeſaid; and if no ſuch perſon, then to the legal repreſentatives of the deceaſed member. And the widow of each member of this ſociety, who ſhall die after

Sums to be paid at a member's death.

* The allowance in ſickneſs is about one-third higher than Dr. Price's; but members receiving in ſickneſs are debarred from annuities for the ſame ſhares, and on that account this allowance in ſickneſs may be afforded.

after having contributed to the fund during fifteen years, for any number of ſhares or half-ſhares, without having received an annuity as hereafter mentioned, or any other relief from this ſociety, for ſuch ſhares or half-ſhares, after he attained the age of twenty-one years, to whom he ſhall have been married one year, ſhall be entitled to claim and receive, during the time ſhe may continue his widow, a clear annuity of four pounds a year for each ſhare, on account of which he ſhall not have received relief, and two pounds a year for each ſuch half-ſhare, by quarterly payments, viz. on the laſt monthly meeting in March, June, September, and December; the firſt payment of ſuch annuity to commence and be made on the firſt of theſe monthly meetings which ſhall happen next after ſuch member's death; and in caſe ſuch member ſhall die without leaving a widow, but leaving an orphan child or children under the age of twelve years, the like annuity ſhall, at ſuch times, be applied for ſuch child or children's benefit, in ſuch manner as the ſteward, directors, and committee, for the time being, ſhall think proper, until the youngeſt of ſuch children ſhall attain the age of twelve years*. And each woman being a member of this ſociety, after having contributed to the fund for fifteen years, ſhall be entitled to claim and receive an annuity of four pounds a year for each ſhare, and two pounds for each half-ſhare, after attaining the age of fifty years, and until ſhe attain the age of ſixty years,

* The allowing widows or orphans an annuity of four pounds per annum, on each ſhare on which the member ſhall have received no benefit after ſubſcribing for fifteen years, is a great inducement for not claiming when in ſickneſs, and thereby enables the fund to make good the payments.

years, to be paid in manner mentioned in the twenty-fifth article for the payment of annuities to commence at ſixty years of age *.

Annuities.

25. That the members of this Society, of or above ſixty years of age, who in ſickneſs or infirmity ſhall prefer an annuity to weekly payments, ſhall be entitled to claim and receive progreſſive annuities as follows: viz.

Each member of the age of ſixty years, and under ſeventy years, an annuity of ſix pounds;

The ſame or any other member, when of the age of ſeventy, and under eighty years, an annuity of eight pounds;

The ſame, or any other member, when of the age of eighty years, and under ninety years, an annuity of ten pounds;

The ſame, or any other member, when of the age of ninety years or upwards, an annuity of twelve pounds;

during their reſpective natural lives†. Such annuities to commence and be computed from the firſt day of January after each ſuch member ſhall have attained the age of ſixty, ſeventy, eighty, or ninety years reſpectively, according to their reſpective declarations, delivered

* Women are allowed to receive an annuity ten years ſooner than men, in conſequence of their not receiving in ſickneſs, and of the whole of their contributions being ſunk at their death, without the payment of any annuities to their widowers or orphan children. If they were not to receive an annuity until ſixty years of age, fewer men would contribute for their wives.

† In order to ſhow the advantage of annuities, this Society has thought it adviſeable to publiſh a table (as below) to ſhow the amount of what may be received for one ſhare from fifty to ninety-ſix years of age, and alſo to prove the neceſſity of forming a conſiderable fund.

TABLE,

delivered at the time of their admiſſion into the Society: the ſaid annuities to be paid by monthly payments

TABLE, *ſhowing the amount of an annuity payable for one ſhare in the C. E. Friendly Society.*

	To a Man. £.	To a woman. £.
If the member live to 51 years of age, the ſociety will have paid by quarterly payments.	—	4
to 52 years	—	8
to 53 years	—	12
to 54 years	—	16
to 55 years	—	20
to 56 years	—	24
to 57 years	—	28
to 58 years	—	32
to 59 years	—	36
to 60 years	—	40
to 61 years	6	46
to 62 years	12	52
to 63 years	18	58
to 64 years	24	64
to 65 years	30	70
to 66 years	36	76
to 67 years	42	82
to 68 years	48	88
to 69 years	54	94
to 70 years	60	100
to 71 years	68	108
to 72 years	76	116
to 73 years	84	124
to 74 years	92	132
to 75 years	100	140
to 76 years	108	148
to 77 years	116	156
to 78 years	124	164
to 79 years	132	172
to 80 years	140	180
to 81 years	150	190
to 82 years	160	200
to 83 years	170	210
to 84 years	180	220

If

payments at each monthly meeting*, for each ſhare, and ſo in proportion for each half-ſhare, for which ſuch member may then contribute, and for which he has received no relief in caſes of ſickneſs, lameneſs, or infirmity. But no ſuch annuity ſhall be payable in any caſe for any ſhare, where a member has before received relief in any other mode from the fund of this Society.

26. That

	To a Man. £.	To a Woman. £.
If the member live to 85 years of age, the ſociety will have paid by quarterly payments.	190	230
to 86 years	200	240
to 87 years	210	250
to 88 years	220	260
to 89 years	230	270
to 90 years	240	280
to 91 years	252	292
to 92 years	264	304
to 93 years	276	316
to 94 years	288	328
to 95 years	300	340

And ſo on, at the rate of 12l. a year during life.

A member may contribute for any number of ſhares or half-ſhares; but no annuity is payable until the member have contributed fifteen years; nor for any ſhare on which relief in ſickneſs has been received.

* It was thought better to have the payments of the annuities quarterly, to ſave abſent members the trouble of procuring monthly certificates of their being alive, &c.

Many Societies exclude their members upon a change of their employment to a more hazardous one, ſuch as the army, ſea-ſervice, mines, &c. In Societies where the members have an option between taking relief during ſickneſs, or an annuity in old age, it ſeems reaſonable to allow perſons ſo changing their employment to continue members, guarding, perhaps, againſt their receiving relief for any lameneſs, misfortune, diſeaſe, diſtemper, or infirmity, which might happen to them in conſequence of following a more dangerous profeſſion than that they were employed in when admitted members.

26. That no member ſhall be entitled to relief from this ſociety until he ſhall have been a member for one year; nor to any allowance in ſickneſs after he ſhall have become entitled to, and been elected to receive an annuity; nor to any allowance for any diſeaſe, diſtemper, or infirmity, he may have had when he was admitted a member; nor for any diſtemper contracted by lewdneſs; nor for any lameneſs, misfortune, or accident, that ſhall have happened to him by quarrelling, drunkenneſs, or gaming; nor ſhall any member be entitled to relief who ſhall refuſe to have his diſorder examined by any phyſician, ſurgeon, or apothecary, appointed by this Society; nor if charged with any treaſonable or felonious matter, until he ſhall be legally acquitted of the ſame. But if any member ſhall die before he has been a member for twelve months, the full amount of what he may have contributed or paid to the fund of the Society ſhall be returned to his widow, or if no widow, to any perſon appointed by him in writing to receive the ſame, or if no ſuch perſon, to his legal repreſentatives. *Exceptions.*

27. That to the intent every member may have relief when entitled thereto, ſix reſpectable members ſhall, at every yearly meeting, be elected viſitors, viz. two for the pariſh of C. E. two for the pariſh of M. and two for the pariſh of E.; whoſe duty it ſhall be to attend the ſick members in their reſpective pariſhes on receiving notice for that purpoſe, and to certify their condition weekly to the ſteward; alſo to carry or convey to the ſick or other members their allowances, which ſhall be paid to the proper hands of each member, and not otherwiſe; and if the ſick member ſhall not *Viſitors.*

not be capable of applying his allowance properly, the viſitors ſhall ſee the ſame laid out or applied for his benefit. But if any member, who ſhall be entitled to relief, ſhall not reſide within any of the aforeſaid pariſhes, in that caſe, upon the ſteward's being properly certified by writing under the hand or hands of the phyſician, ſurgeon, miniſter, churchwardens, or overſeers of the pariſh or place wherein the member may be or reſide, or any three of them, that ſuch member is entitled to receive relief, the ſame ſhall be paid to the bearer of the certificate*. No member ſhall be obliged to ſerve as a viſitor for more than one year together.

Certificates from diſtant members.

D 28. That

* Forms or blank certificates of members being ſick, are delivered to them when admitted, or on application for the ſame, at the bottom of which is a note how it is to be filled up and ſent, of which the following is a copy: "This is to "certify that of "a member of the Friendly Society, " " " and is unable to " or "Witneſs hand this day of 179

"*** The above certificate muſt be filled up according "to the circumſtances of the member's caſe. If he wiſh to "claim the half allowance, the words 'follow his uſual oc- "cupation,' or 'earn three ſhillings a week,' muſt be added: "but if his caſe require the full allowance, 'to go out of the "houſe,' or 'to perform any kind of work,' muſt be written "in the blank ſpaces left for that purpoſe. And the certificate "muſt be ſigned by the phyſician, ſurgeon, miniſter, church- "wardens, or overſeers of the pariſh or place wherein the mem- "ber may be when ſick, and ſent to the ſteward of the So- "ciety, who will order the money due for relief to be paid "to the bearer (therefore the member muſt be cautious by "whom he may ſend his certificate)."

To ſave trouble, on the back thereof are printed a blank order for payment, and receipt, to the following effect. To "the

28. That every member of this Society who ſhall neglect to pay his monthly and other contributions, ſhall, for the firſt month for which he ſhall be in arrear, forfeit the ſum of and for the ſecond month the ſum of and if the ſame be in arrear at the third monthly meeting, ſuch member ſhall be expelled the Society: and every member who ſhall be drunk, or in any manner diſordered with liquor, during the time he ſhall be receiving relief in lameneſs, ſickneſs, or infirmity, from this Society, ſhall for every ſuch offence forfeit ſhillings; and if any member ſhall be drunk at a monthly meeting, or ſhall quarrel with any other member, or propoſe any kind of play or gaming, or offer to lay any wager, or profanely curſe or ſwear, or call or addreſs a member by any other than his proper name, or ſhall ſtay at the houſe where the Society ſhall meet later than ten o'clock at night, except he be detained by buſineſs of the Society, he ſhall forfeit for each ſuch offence one ſhilling; and if any member ſhall not obſerve the rules which the ſteward ſhall from time to time make for regulating the monthly or other meetings, he ſhall for each offence forfeit three-pence; and each member who ſhall be appointed a viſitor, and ſhall not diſcharge his duty to the ſatisfaction of the ſteward, directors, and committee, ſhall

Forfeits.

" the Treaſurer of the Friendly Society—Pay unto
" the within named ſhillings and
" pence, for weeks ſickneſs, day of
" 179
" Steward.
" Received day of 179 of the
" treaſurer of the Friendly Society the above-men-
" tioned ſum of ſhillings and pence."

ſhall for every neglect forfeit
and each member who ſhall not appear, and anſwer to his name when called on at the yearly meeting, and then pay to the treaſurer for dinner, ſhall forfeit
(except perſons under twenty-one years of age); and each member who ſhall be appointed of the committee, and ſhall neglect to attend the monthly meetings, except prevented by ſickneſs, or other ſufficient cauſe to be allowed by the ſteward, directors, and committee, ſhall for each neglect forfeit but no member ſhall be obliged to ſerve in ſuch committee two years together; and if any perſon, having the cuſtody of a key, neglect to carry or ſend the ſame as herein before directed, to the houſe where the monthly meetings are held, before ſeven o'clock of the evening of the day when the ſame ſhall be held, he ſhall forfeit for each neglect and if any member, at any meeting of this Society, ſhall enter into any political or religious diſpute, or introduce any diſloyal or ſeditious ſong or toaſt, he ſhall for each offence forfeit ſixpence.

29. That any member who ſhall not pay his forfeits when demanded, or at the next monthly meeting, ſhall incur ſuch further forfeitures or expulſion, in the ſame manner as if his monthly contributions were in arrear. *Payment of forfeits.*

30. That any member who ſhall take any advantage of this Society, by diſſembling any ſickneſs or infirmity, or ſhall give in a falſe account of his age, or uſe any kind of fraud towards the Society, or ſhall neglect to pay, or to cauſe to be paid, his monthly or other *Offences which ſubject the members to exclusion.*

payments for three months after the ſame ſhall be due, and ſhall not pay them on or before the third monthly meeting immediately after ſuch offence has been committed, he ſhall for any ſuch offence or neglect be expelled from this Society. But any member who may be fined or expelled, or ſhall think himſelf aggrieved by any act, matter, or thing, done, or omitted to be done, by this Society, ſhall, at a monthly or yearly meeting, deliver to the ſteward in writing under his hand a ſtatement of his grievance, and requeſt that the ſame may be referred to arbitration, and ſhall name in ſuch ſtatement a reſpectable perſon reſiding within any one of the aforeſaid pariſhes, but not a member of the Society, as a referee on his part; and at the ſame, or at the following monthly meeting, the ſteward, directors, and committee, ſhall nominate and appoint another reſpectable perſon reſiding within one of the ſaid three pariſhes, but not a member, as a referee on the part of this Society; which two perſons ſhall with all convenient ſpeed meet and appoint a third perſon, not being a member, to act with them; which three perſons, or any two of them, ſhall have liberty to inſpect the rules, orders and regulations of this Society, and all books and papers belonging thereto; and after fully examining the matter of ſuch complaint, they, or any two of them, ſhall make ſuch award, order, or determination, in writing, as to them ſhall ſeem juſt; and ſuch award, order, or determination, ſhall be binding and concluſive on all the parties, and ſhall be final to all intents and purpoſes. But if the Society neglect or refuſe to appoint ſuch referee,

Diſputes to be ſettled by arbitration.

feree, or if the referees neglect or refuſe to make an award for forty days after they are appointed, then, and in ſuch caſe, the complaint ſhall be determined by two or more juſtices of the peace, in manner directed by the ſaid act of parliament.

31. Local.

Perſons may contribute for any number of ſhares or half-ſhares.

32. That any perſon under the age of forty-five years ſhall be permitted to contribute for any number of ſhares, or half-ſhares, in this Society, and be entitled to a proportionate benefit therefrom; and may increaſe his original ſhare, or ſhares, at any time or times after his admiſſion, on contributing according to his age at the time he ſhall make ſuch increaſe. No member ſhall be entitled to receive more than ſix ſhillings a week in caſes of ſickneſs or infirmity, but he ſhall be entitled to the ſame annuity and benefit for each additional ſhare, or half-ſhare, more than one, as if he had received no relief or benefit from the Society; and for the one ſhare on which he may have received any relief in ſickneſs or infirmity, he ſhall be entitled to the ſame benefit as if he had no other ſhare or ſhares.

33. Relates to admiſſion of perſons employed in a manufactory.

Women may be admitted, and become entitled to annuities.

34. That any woman under the age of forty-five years may be admitted into this Society, ſo as to be entitled to annuities in the claſſes and manner herein before ſpecified; but ſuch women ſhall not in any caſe be entitled to receive any weekly allowances for ſickneſs or infirmity; nor ſhall they be liable to ſerve any office, or be fined for non-attendance at the yearly meetings.

Benefits for children. 35. That any member of this Society wiſhing to make a proviſion for his children under twelve years of age, may be allowed to enter ſuch of them as he may think proper, on the following terms :

If under four years of age when admitted, to pay four-pence monthly for each child, till it attain twelve years of age, if the member ſo long live ;

If four years and under ſeven years of age when admitted, to pay three-pence monthly for each child ;

If ſeven years and under ten years of age when admitted, to pay two-pence monthly for each child.

If any ſuch member, ſo contributing for his children, ſhall die, and leave any child or children under twelve years of age, one ſhilling a week ſhall be applied out of the funds of this Society, towards the maintenance of each child ſo contributed for, till it attain the age of twelve years ; but no child ſhall be entitled to any benefit unleſs entered and paid for twelve calendar months before ſuch member's death ; and any member chooſing to contribute double the abovementioned ſums ſhall be allowed ſo to do, and in that caſe the children ſhall be entitled to double allowances in caſe of the father's death as aforeſaid*.

36. That

* The contributions for children may be thought rather low in proportion to the ſum to be paid ; but the chance of the child's dying in its father's life-time, or afterwards under twelve years of age, and alſo the greater probability of the father's living, is to be calculated. But ſuppoſing the contributions to be too low, it is a very uſeful application of a part of the fund. Not many of the members of this Society have availed themſelves of the opportunity of entering their children, but the recent death of one of its members leaving two children

Power to appoint a surgeon.

36. That the ſteward, directors, and committee, ſhall, if they think proper, agree with ſome apothecary or ſurgeon, to attend all the members of this Society within the ſaid pariſhes, or ſuch of them as they may think neceſſary; which apothecary or ſurgeon ſhall report to the ſteward for the time being, his opinion on each ſuch member's caſe; and the ſteward, directors, and committee, ſhall order ſuch ſum or ſums to be paid for ſuch attendance as they may think proper, not exceeding one penny per week for each member.

To provide books.

37. That the ſteward, directors, and committee, ſhall, from time to time, provide all ſuch books, cheſts and other things as they may think neceſſary for this Society, and order the treaſurer to pay for

 the

children entitled to relief will, it is expected, induce many others to ſecure for their infant children a comfortable ſupport, in caſe of the member's death. The form of entry of children is bound in a book, and is as follows: "I, D. E. "of in the pariſh of and "county of and a member of the "Friendly Society, do requeſt that my (ſon or daughter) A. "E. may be entered into that Society; for whom I intend "to pay to the treaſurer of the ſaid Society for the time being "pence on every fourth Saturday from the day of h "entrance, until he (or ſhe) attain the age of twelve years; "which will be on the day of in the year of "our Lord if I and he ſo long do live. Witneſs "my hand, this day of in the year of our "Lord "D. E."

"Be it remembered, that the above-named A. E. was this "day of in the year of our Lord "duly entered into the Friendly Society, and "if h father continue to make the ſaid monthly payments "during his life. he will be entitled to ſhillings a "week out of the fund of this Society, from the death of h "ſaid father until the ſaid day of thouſand "hundred if he ſo long live.

"M. S. Steward.
"W. M. Clerk."

and pay ſalaries, &c. the ſame out of the fund; and ſhall alſo order ſuch ſalary or ſalaries and allowances to be paid to the clerks and treaſurer, as they may from time to time think right and neceſſary, which ſalaries and allowances ſhall not in any caſe exceed five *per cent.* on the contributions received *; but no allowance ſhall be made to the ſteward, directors, or committee, for their trouble.

Yearly meeting. 38. That every member of this Society ſhall meet on the firſt day of January yearly, unleſs it ſhould fall on a Sunday, and in that caſe on the day before, at ſuch houſe within the pariſh of as the ſteward, directors, and committee, ſhall appoint, at the hour of ten in the forenoon, and anſwer to his name when called, and then pay to the treaſurer one ſhilling for dinner and liquor: at which meeting the members ſhall nominate and elect by ballot a committee of twelve diſcreet and honeſt members, reſiding and inhabiting within the ſaid pariſhes, who underſtand accounts and are able to write, and who ſhall be above the age of twenty-one years; which committee ſhall continue in office until the next yearly meeting, unleſs they or any of them ſhall die, or refuſe to act, or remove out of the ſaid pariſhes, or be excluded this Society. At the annual meeting alſo ſhall be elected ſix viſitors for the year enſuing.

Appointment of committee.

and viſitors.

39. Impowers

* The ſalaries, allowances, &c. to clerks, treaſurers, &c. have not amounted to one one-half per cent. on the contributions received ſince the eſtabliſhment of the Society.

39. Impowers abſent members to vote by proxy.

40. That at each yearly meeting, the ſteward, directors, and committee, ſhall acquaint the members with their proceedings during the laſt year, and explain the ſtate of the funds; and the accounts ſhall undergo ſuch inſpection as this Society, at ſuch yearly meeting, ſhall direct;* and it being almoſt impoſſible, in the infancy of ſuch an eſtabliſhment, to form rules which will apply to every caſe that may ariſe relative to the regulation of the Society, and the management of its funds, it ſhall be lawful at each yearly meeting, with the concurrence and approbation of three-fourths of the members of this Society then preſent, to frame new rules, orders, and regulations, provided a requiſition for that purpoſe, ſigned by three or more of the members, ſhall have been read publicly at two monthly meetings, held next before ſuch yearly meeting: but no new rule, order, or regulation, ſhall be binding, until the ſame ſhall have been agreed to and confirmed by ſeven directors at the leaſt, and the ſteward of this Society for the time being, and alſo confirmed by the juſtices of the peace in manner directed by the ſaid act of Parliament. Nor ſhall it be lawful to diſſolve this Society, or to make any diviſion or diſtribution of the ſtock or fund, or of any part thereof, contrary to the true intent and meaning of theſe Reſolutions, Rules, Orders, and

Power to make new rules.

Duration.

* By a reſolution of a ſubſequent yearly meeting two honorary members, and the ſteward for the time being, are appointed auditors, to examine the accounts between the laſt monthly meeting and the yearly meeting.

and Regulations, without the conſent and approbation of five-ſixths of the then exiſting members, and alſo of all perſons then receiving, or entitled to receive relief from this Society, either on account of ſickneſs, age, or infirmity, ſuch conſent and approbation to be teſtified under their hands individually; nor without the approbation of ſeven directors at the leaſt, and the ſteward of this Society for the time being, and alſo of the juſtices of the peace in manner directed by the ſaid act of Parliament.

Rules to be entered in a book, and opened for inſpection.

41. That all the rules, orders, and regulations, made from time to time by this Society, in manner herein before directed, ſhall be forthwith entered in a book or books to be kept for that purpoſe by the ſteward for the time being, and be ſigned by the members, directors, and ſteward, or ſo many of them as herein before provided, and ſhall at all ſeaſonable times be open for the inſpection of any member of this Society; and ſuch rules, orders, and regulations, ſo entered and ſigned, ſhall be deemed original orders, and be received as ſuch in all diſputes which relate to this Society.

42. Local.

What orders are valid.

43. That no order, act, or deed of the ſteward, directors, and committee, ſhall be deemed ſufficient or valid, unleſs the ſteward (or any three of the truſtees for the time being), three of the directors, and ſeven of the committee, at the leaſt, conſent to and ſign the ſame; but that all ſuch orders, acts, and deeds of ſuch ſteward (or any three of the truſtees for the time being) directors, and committee, ſhall be deemed the orders,

acts,

acts, and deeds of the Society at large, and ſhall have the ſame effect as if agreed to and ſigned by the whole. And that in all caſes where the conſent or ſignature of the ſteward is required, the conſent and ſignature of any three of the truſtees for the time being ſhall be equivalent to the conſent of the ſteward.

Honorary members.

44. That every benevolent perſon who ſhall contribute five pounds or upwards, in one payment, as an encouragement to this Society, ſhall be entitled to act as a director during his life; or any perſon that ſhall ſubſcribe five ſhillings a quarter, ſhall be entitled (ſo long as he ſhall continue to pay ſuch ſubſcription) to act as a director,—no regard being had to reſidence; and all ſuch contributors and ſubſcribers, in conſequence of their not receiving any benefit from the Society, ſhall be denominated honorary members: and all ſuch ſums ſhall be applied to the general purpoſes of this Society, in like manner as the contributions of the ſeveral members.

And laſtly, Reſolved unanimouſly,

That theſe Reſolutions, Rules, Orders, and Regulations, be ſigned for and in behalf of this meeting by the chairman, and counterſigned by the clerks, and twenty others, who are to be admitted members.

(Signed) ———, Chairman.
(Counterſigned) ———, ———, ———, } Clerks.
———, ———,
&c. &c.

Schedule of Books kept by the Society.

I. Bye-law Book, kept by the ſteward, in purſuance of the 41ſt Art. in which are the original and ſubſequent rules allowed by the magiſtrates, bound up with the act of Parliament for encouraging Friendly Societies.

II. Order Book, into which are copied all the Rules and the Proceedings of the Society, from which the extracts, p. 51 to 64, are taken.

III. Officers' Declarations. See p. 17.

IV. Members' Declarations. See p. 25.

V. Entrances of Members' Children. See p. 38, 39.

VI. Monthly Contributions.

VII. Diſburſements for Sickneſs, Annuities, Children, &c.

VIII. Members' Ledger.

IX. General Ledger, in which are contained,

The Treaſurer's Account of all Money received and paid.

Separate Accounts of each Perſon to whom Money is lent.

Donations and Subſcriptions.

Dividends and Intereſts.

Entrances, Fines, Salaries, &c. (which ſerves as a profit and loſs account.)

Annual Balances of Members' Accounts.

General Balance, which is taken annually, and examined and ſigned by the auditors.

No. IV.

Nine firſt Sections of the Reſolutions, Rules, Orders, and Regulation for the Government of the Cork Friendly Society.

1. WHEREAS, by an act of Parliament, made in the thirty-ſixth year of the reign of his Majeſty King George the Third, entitled, "An act for the encouragement and relief of Friendly Societies," it is enacted, "that it ſhall and may be lawful to and for any number of perſons in Ireland, to form themſelves into, and to eſtabliſh one or more Society, or Societies of good-fellowſhip, for the purpoſe of raiſing from time to time, by ſubſcriptions of the ſeveral members of every ſuch Society, or by voluntary contributions, a ſtock or fund for the mutual relief and maintenance of all and every the members thereof, in old age, ſickneſs, and infirmity."—We, whoſe names are annexed, reſident in the city and liberties of the city of Cork, being convinced of the benefit of ſuch Societies, and deſirous of providing for our own ſupport in ſickneſs and old age, and for our decent interment, do hereby agree to form ourſelves into ſuch a Society, under the name and title of THE CORK FRIENDLY SOCIETY, and to become contributors to a Fund, to be raiſed and applied in the manner hereinafter mentioned; *and being ſenſible of the difficulties which would attend our meeting together for the election of directors or any other purpoſe, we do declare, by our reſpective Signatures, our concurrence in the Rules and Regulations* *Preamble.*

ons following, for the management of the ſaid Friendly Society—

That is to ſay,

2. That the preſident, vice preſidents, and committee, for the time being, of a Society lately eſtabliſhed in this city, for *bettering the condition, and increaſing the comforts of the Poor*, ſhall be Truſtees for the funds of this Society, and if any circumſtances ſhould cauſe the diſſolution of ſaid Society *for bettering the condition of the poor*, the perſons who laſt filled the ſaid offices of preſident, vice-preſident, and committee of ſaid Society ſhall continue to be Truſtees during their lives, or their reſidence in the city or neighbourhood of Cork, if agreeable to themſelves; and they, or any ſeven of them, ſhall, from time to time, fill up the vacancies which may be occaſioned by reſignation, removal, or death, from amongſt thoſe gentlemen who have been intruſted with the management of any charitable inſtitution, or who have in any other way, diſcovered a diſpoſition to promote the welfare of the poor—provided always that no perſon can be a Truſtee who is a bankrupt, or who is in the ſervice of another perſon.

Truſtees.

3. That the truſtees ſhall annually appoint twenty-one perſons from amongſt the ſubſcribing members of the *Society for bettering the condition of the poor*, or the ſubſcribers to any other public inſtitution for the benefit of the poor, who, together with the treaſurer or treaſurers, and all honorary members, ſhall be the Directors of this Society.

Directors.

4. That the Truſtees ſhall annually elect a Treaſurer or Treaſurers, with power to appoint his or their own deputy, which deputy ſhall attend

tend all meetings of the directors, and ſhall receive a ſalary for his trouble, to be determined by the directors, ſubject to the approbation of the truſtees. *Treaſurer.*

5. That the directors ſhall, every three months, appoint two or more of their own body under the name of Stewards, who ſhall more immediately conduct the buſineſs of the Society. *Stewards.*

6. That the directors ſhall have power to appoint a Clerk or Clerks, as may be neceſſary, at a ſalary to be determined by themſelves, ſubject to the approbation of the truſtees; and ſhall have power to remove ſuch Clerk or Clerks, whenever they ſhall ſee cauſe. *Clerk.*

7. That the ſtewards and directors (one ſteward and four directors to be a Quorum, and the ſteward, if unable to attend, to provide a ſubſtitute) ſhall meet once every week for the purpoſe of admitting members and tranſacting the other buſineſs of the Society. *Meeting of Directors.*

8. That at theſe meetings the names of the members, whoſe day of payment was the preceding Monday, ſhall be called over, ſo that if any member ſhall not have paid his contribution and fines, or ſhall have, in any reſpect, broken the rules of the Society, he may incur the penalty or forfeiture herein after mentioned. *Names to be called over.*

9. That the funds of the Society ſhall be in the nature of ſhares amongſt its members, for the time being; and the ſums to be contributed and paid by each member for or in reſpect of each

Monthly contributions each ſingle ſhare in the ſaid Society, ſhall be after the following rate; that is to ſay,

	s.	d.
If under thirty years of age when admitted, *he* or *ſhe* ſhall pay monthly - -	1	1
If above thirty and under forty years of age, when admitted, *he* or *ſhe* ſhall pay monthly -	1	4
If above forty, and under fifty years of age, when admitted, *he* or *ſhe* ſhall pay monthly -	1	9

And in proportion for each half ſhare.*

* This ſcale has been preferred by the framers of theſe rules, in preference to the regular advance of payments adopted by the Cork Friendly Society, from local conſiderations which may be perhaps very generally applicable to this country. The moſt material is, the want of a regular regiſtry of births.

No. V.

No. V.

Appendix to the Account of the North Strand School.

The following Books are kept to regulate the interior management of the School:

1ſt, Admiſſion Book, which conſiſts of 11 columns to the following order:

The firſt column contains the number—the ſecond, the child's name—the third, age—the fourth, religion—fifth, degree of their progreſs in either reading or writing at the time of admiſſion—ſixth, the name of either parents or friends—ſeventh, their occupation—eighth, their place of reſidence—ninth, recommender's name—tenth, the date of admiſſion—eleventh is a broad column for obſervations, in which is entered what the children have acquired in the ſchools, and after they were ſome time away, how they were diſpoſed of.

2d, a Roll Book, which conſiſts of 54 columns;

EXAMPLE

EXAMPLE.

No.	Name, Religion.	Sunday	Sunday	Sunday	Sunday	Sunday	Sunday	Sunday
		Jan. 6	Jan. 13	Jan. 20	Jan. 27	Feb. 2	Feb. 10	Feb. 17
1	William James, R. C.	. . . 1 . . .	1	Sick				
2	Geo. Connor, Prot.	. . . . . .	. . 1 . . .	. . 1 . . .	. . . 1 . .	Work		. . . 1 . .

The attendance on Sundays is marked by the line down the centre of the ſquare; on the week days, by the pops at the corners and ſides of the ſquare*.

Third Book.—A kind of ledger in which a ſeparate account is kept of the quantity of all materials purchaſed for clothing the children. The no. of each article made of each parcel of materials; what no. diſtributed, when and to whom.

Alſo of books purchaſed, the whole balanced and compared with the ſtores on hands once a year.

Fourth.—A Claſs Book for ſpelling and reading.

Great advantages ariſe from a general examination of the children twice a year, and aſcertaining by means of this book, what improvement has been made ſince the laſt examination. The teachers being very apt to put forward a few whom they find eaſily inſtructed, and a viſitor, without ſome proof of this kind, cannot be certain but that ſome are very much neglected.

Fifth.—A Claſs Book for knitting and working.

This book is regulated twice a year, and the girls promoted or reprimanded†.

A lady

* There are ſeparate Admiſſion and Roll Books for the boys and girls ſchool. The Roll Books are marked daily at the breaking up of the ſchools by the reſident maſter and miſtreſs. Hours of attendance are from nine o'clock in the morning until half paſt three in the afternoon. The boy are diſmiſſed a quarter of an hour before the girls to prevent noiſe.

† The whole girls ſchool is divided into ſix claſſes. Three theſe are employed in knitting, and three in plain work.

A lady who directs the girls work, has found great advantage from writing in a memorandum book, and ſtrictly adhering to every promiſe ſhe makes and every threat ſhe is obliged to hold out*.

Sixth.—A Book for the buſineſs of knitting.

Materials given out for knitting are weighed, the weight entered, and the miſtreſs to whom the materials are given, is accountable for the ſame weight of work.

It has been found neceſſary to take up all the finiſhed work once a week; as it has been found that the miſtreſs, where they have much work ready for delivering up, are not ſo attentive to keep the children diligently at work. By this means alſo, if bad weather ſhould interrupt the regular attendance of the children, or many of them be ill at one time, which will ſometimes happen when fevers, meazles or other epidemic diſeaſes prevail, it is eaſy to know, to what cauſe the diminution of the uſual quantity is to be attributed.

Seventh.—The work Book.

This is a journal in which are entered the names of all perſons ſending work and the work ſpecified; and an account of the money received for the work. And in the latter part of this book is kept an account of the expenditures made out of the money received for work.

When an order is left at the ſchool for work, it is tranſmitted to the lady who directs the work in

* This charity affords many proofs of what cannot be too often inculcated, viz. that more of the ſucceſs of ſuch inſtitutions depends on the perſonal attention of the governors and governeſſes than on almoſt any other circumſtance. In this reſpect, this charity has had a ſevere loſs in the late excellent Mr. Maxwell, whoſe benevolence and activity it will not be eaſy to replace.

in writing, by ſome of the more advanced girls, and if the writing be good and the ſpelling faultleſs, the writer gets a penny, if one fault only occurs, a halfpenny.

Sizes for Children's Clothing.

1ſt Size Shirts.

	Length, yd.	Width, yd.
Bodies,	$\frac{3}{4}$	$\frac{9}{16}$
Sleeves,	$\frac{3}{8}$	$1\frac{5}{8}$
Necks,		$\frac{3}{8}$
Wriſts,		$\frac{3}{16}$

2d Size Shirts.

	Length, yd.	Width, yd.
Bodies,	$1\frac{3}{16}$	$\frac{5}{8}$
Sleeves,	$\frac{3}{8}$ and 1 Inch,	$\frac{3}{8}$
Necks,		$\frac{3}{8}$ and 1 Inch,
Wriſts,		half of the neck,

3d Size

For the width of the bodies of theſhirts only one-half is entered, the linnen being only three quarters yard wide, therefore for the three firſt ſizes, cutting the overplus off the breadth prevents the neceſſity of ſeams; ſeams particularly in coarſe linnen are to be avoided. The trimmings of the ſhirts are made of what is cut off of the breadth of the linnen for the bodies. What remain of thoſe ſtripes, are uſed either for bindings, or adding to the breadth of the linſey woolſey for the large petticoats.

3d Size Shirts.

	Length, yd.	Width, yd.
Bodies,	$\frac{7}{8}$	$\frac{11}{16}$
Sleeves,	$\frac{7}{16}$ and 1 Inch,	$\frac{3}{8}$ and 1 Inch
Necks,		$\frac{3}{8}$ and 1 Inch
Wriſts,		half of the neck.

4th Size Shirts.

	Length, yd.	Width, yd.
Bodies,	$\frac{15}{16}$	$\frac{3}{4}$
Sleeves,	$\frac{1}{9}$	$\frac{7}{16}$
Necks,		$\frac{7}{16}$
Wriſts,		half of the neck.

All other parts of the trimming in proportion to thoſe.

Shifts.

Shifts.

Size,	Length, yd.	Width, Breadths of ¾ linnen.
1ſt, -	¾ -	1 and ⅓
2d, -	⅞ -	1 and ½
3d, -	1 -	1 and ⅔
4th, -	1 1/12 -	9 Breadths in 5 ſhifts.
5th, -	1⅛ -	2 do. in eachdo

Shift Sleeves.

	Size,	Length,	Breadth,
Plain,	1ſt, -	¼ -	8½ Inc.
	2d, -	10 Inches,	9½ do.
	3d, -	12½ do.	11 do.
Wriſted,	4th, -	½ yard of ¾ wide linnen for 2 pair.	
	5th, -	9/16 do.	for 2 do.

The linnen for the ſhirts and ſhifts for the laſt four or five years, coſt from 10½*d.* to 1*s.* 1*d.* per yard. This year it has coſt 15*d.* per yard.

Aprons.

Aprons.

Sizes,	Length,	Width,
1ſt, -	$\frac{5}{8}$ of a yard,	$\frac{3}{4}$ wide cheque
2d, -	$\frac{3}{4}$ do.	do.
3d, -	$\frac{1}{1}\frac{3}{6}$ and 1 Inch,	$\frac{7}{8}$ wide cheque
4th, -	$\frac{1}{1}\frac{5}{6}$	1 Breadth and $\frac{1}{3}$ of do.
5th, -	1 yard,	2 do. of $\frac{3}{4}$ wide do.

Bibs of ſizes in proportion are ſewed to thoſe.

The $\frac{3}{4}$ wide cheque is raiſed from 16d. to 18d. per yard.

The $\frac{7}{8}$ do. 18d. to 21d. do.

Petticoats, Linſey Woolſey.

Sizes,	Length,		Width,
	yd.		yd.
1ſt, -	$\frac{9}{1}\frac{}{6}$	-	$1\frac{1}{2}$
2d, -	$\frac{3}{4}$	-	$1\frac{3}{4}$
3d, -	$\frac{1}{1}\frac{3}{6}$	-	2
4th, -	do. and $\frac{1}{1}\frac{}{6}$ of linnen		$2\frac{1}{4}$
5th, -	do. and $\frac{1}{8}$ of linnen		$2\frac{1}{2}$

Sometimes linſey may be got broader than $\frac{1}{1}\frac{3}{6}$ but not always, when it can be got it ſaves the addition of the linnen; this article is not materially raiſed in price; the narrow is $11\frac{1}{4}$d. and the broad $14\frac{1}{4}$d per yard.

No. VI.

No. VI.

Extract from an account of a Benevolent or Charitable Loan, for lending ſmall ſums of money (to be repaid by weekly inſtalments) to induſtrious Labourers and others, in the pariſh of Killiſhee and Diſtrict of Swordleſtown, co. Kildare; with remarks communicated by Robert Graydon, Eſq.

IN the pariſh of Killiſhee, a fund has been eſtabliſhed by ſubſcription of ſome of the wealthier inhabitants, for the purpoſe of lending ſmall ſums of money from 1 to 5 guineas, for the relief and aſſiſtance of ſuch of the induſtrious inhabitants as may ſtand in need of it. The ſum of 5 guineas is only lent upon extraordinary occaſions, and when it can be afforded without prejudice to the claims of perſons who may be relieved by the leſſer ſums.

The re-payment is ſecured by the joint note of the perſon who receives the money, and of one other reſponſible perſon, commences at the end of two weeks after it has been advanced, and is continued by weekly inſtalments of 6½d. for every guinea, until the whole ſum lent is diſcharged, together with 6½d. for each guinea over and above the weekly inſtalments, which overplus is appropriated to reimburſe the general fund for ſuch expences as have been neceſſarily advanced from it in the firſt inſtance, in conducting the buſineſs of the inſtitution. In caſe of failure of payment for three weeks, proceſs immediately iſſues for recovery of the ſum unpaid.

Whenever the ſum of 2 guineas ſhall have been returned by ſuch repayments into the hands of the treaſurer, it goes immediately into circulation again for the relief of other petitioners.

The duties of the treaſurer and ſecretary are declared by the rules and proviſions made for regular keeping of the books, and for the conduct of buſineſs.

Petition for loans are to be lodged on Sundays with the ſecretary and taken into conſideration on the Tueſday ſev'night following, and are required to contain the name, condition and circumſtances of the petitioner, and the number of perſons of which his family conſiſts. A meeting of ſubſcribers (not leſs than three conſtituting a meeting) held once in every week, to examine petitions and to tranſact all buſineſs relating to the management and diſtribution of the fund.

As ſoon as the fund neceſſary for the purpoſe had been made up by ſubſcription, an advertiſment was publiſhed in the pariſh, ſtating the terms on which loans would be granted. This inſtitution has not been eſtabliſhed above four months, but Mr. Graydon adds "that as far "as the ſcheme has proceeded in its operation, "it has fully demonſtrated the utility as well "as the practicable caſe of carrying the prin-"ciple on which it was formed into execu-"tion."—He has likewiſe communicated the following remarks in favour of the principle of ſuch inſtitutions.

Remarks

Remarks on Benevolent Loans, by Robert Graydon, Esq.

There is no principle in the management of public or private economy, more justly founded on experience, or that better deserves to be considered as a maxim, than, that all ranks of people in every community, are happy or miserable, in proportion as they are employed on subjects worthy of their pursuit, according to their different circumstances.

This truth, which concerns all, is particularly applicable to the lower orders, because, exclusive of the necessary influence of employment on the mind, it is also indispensably necessary to their subsistence, and that of their families, to be employed, and from hence it results, that every scheme, intended to promote their real and substantial welfare, should adopt, as its first and most useful purpose, the extending relief to them, by furnishing means and inducements to carry on the business, for which they are fitted, and that all such systems are more or less perfect, as they approach to, or recede from this first principle, so highly useful either to themselves or to society. Eleemosynary gifts, unless in cases of apparent or absolute necessity, so far as they contribute to the support of their objects, without their own exertions, are injurious to them, and a deduction of so much labor, as they are capable of adding to the general stock.

There is no scheme that I have been able to consider either in theory or practice, which appears more beneficially to unite the application of relief to the poor, with a proper and natural

excitement of their induſtry, than the general eſtabliſhment of charitable loans. When the mode of diſtributing and conducting them is examined, it will be found to authoriſe this obſervation. The advance made is either in inſtruments of their trade, by enabling them to purchaſe them, or in money, for other general purpoſes. If in the former, it is obvious that as they can only aſſiſt by furniſhing an opportunity of ſetting them at work, an induſtrious uſe of them muſt be the conſequence; if in the latter, as the money muſt be repaid in ſmall ſums, at ſtated intervals, for which a ſufficient ſecurity is given, it is plain that it will naturally be employed in ſome way that may beſt ſerve to make a profitable return, that is, in other words, to excite the induſtry of the perſon who receives and who is to reimburſe it.

Theſe general remarks may be ſufficient to demonſtrate, that this mode of adminiſtering relief to the neceſſitous part of the community, poſſeſſes the great advantage of aſſiſting their induſtry without encouraging their idleneſs, or even their indolence. But there are other circumſtances incidental to it, of ſuch importance to ſociety as to render it an object of political œconomy, ſufficiently intereſting to induce the adoption of it, without a reference to any charitable motive whatſoever.

It eſtabliſhes *in the beſt manner* that communication between the upper and lower ranks, which is indiſpenſably neceſſary to the proper ſupport of order and an honeſt application to labor, both of which are the mainſprings of general proſperity, in every country.

The ſcheme contains, within itſelf, two principles, that ſufficiently illuſtrate this poſition; namely

namely that of the conſtant intercourſe which muſt take place in every diſtrict, between thoſe who contribute to the pecuniary advances, or the wealthy, and thoſe who receive the benefit of them, or the indigent, by which means an acquaintance with the perſons, as well as with the conduct of the latter, will be the neceſſary reſult. The one will be engaged in promoting the general comfort and ſubſiſtance of the deſerving, among the lower orders of the inhabitants in their neighbourhood, conſequently muſt cultivate a knowledge of their reſpective circumſtances, and the other will be naturally led to conſider the rich, as their benefactors, from whom they derive the happy change of their condition, and upon whoſe approbation they, in a great meaſure, depend for aſſiſtance and ſupport, therefore it becomes their intereſt to preſerve a connection with them, founded on the character of a ſober attention to their buſineſs, and a due reſpect and deference to their ſuperiors.

The ſecond principle, neceſſarily involved within this mode of extending benevolence, is more directly pointed at political effects, of the firſt conſideration in this country,—that of a general ſuperintendance of men of property over the actions and demeanour of thoſe who have none; and that, without aſſuming the province of dictators, or the exerciſe of magiſterial authority; they who ſolicit aid from the fund muſt produce ſecurity for re-payment of the money advanced; this cannot be obtained by the idle, the diſorderly, or the profligate; therefore, ſuch being excluded from all its benefits, the younger claſſes of the poor will be careful to eſtabliſh ſuch a character as may entitle them to the confidence

of their neighbours, and, thereby, enable them to derive the ſame aſſiſtance from it, on their entrance into life, which they ſee, in a number of inſtances, has been extended to their acquaintances and cotemporaries; thus a ſocial connection, of the mildeſt, altho' of the moſt powerful nature, becauſe founded on individual intereſt, is eſtabliſhed in the community; and, what is of no ſmall importance, they who from their circſtances would be otherwiſe entitled to this ſpecies of aſſiſtance, and who from their bad conduct have forfeited all pretenſions to it, become thereby known to their neighbours in the diſtrict where they live, are diſtinguiſhed from the orderly and induſtrious, and are marked out for all perſons to watch over and guard againſt.

It ought not to paſs unobſerved, that as a charitable inſtitution, this ſcheme is diſtinguiſhed from almoſt every other, by one character of great moment; it does not call upon the contributors to put their hands in their pockets from time to time, and to diſburſe occaſionally for the relief of the poor;—each gives according to his diſpoſition and ability at once, and all the good effects of the donor's intention are perpetuated, by a proper and regular adminiſtration of the fund. To thoſe who are engaged in the benevolent cares of ſoliciting relief to the poor from the benefactions of individuals, this circumſtance will carry its proper weight, and they will not fail to obſerve how much more beneficially their excellent purpoſes may be carried into execution, through a ſubſtantial and permanent ſyſtem, founded by their exertions, and maintained by their attention, than through a precarious and temporary ſupply. The intereſts of benevolence are alſo deeply concerned in another circumſtance

circumſtanee which muſt attend a proper and extenſive circulation of the benefits of this ſcheme,—it will act as a preventative of diſtreſs. The communication of the means of acquiring the neceſſaries and comforts of life, will moſt ſenſibly diminiſh the claims of poverty and diſeaſe upon the funds of public and private charity. It is impoſſible to enumerate all the caſes in which this effect may be reaſonably expected; one preſents itſelf immediately,—the enabling a labourer to purchaſe a cow, where he could not poſſibly acquire the capacity of doing ſo from his own means, would probably reſcue him, and perhaps a large family, from the extremity of want, and furniſh them with the moſt ſalutary reſtorative in time of ſickneſs.

OBSERVATIONS.

THE inſtitution of charitable loans is one of thoſe ſchemes which are founded upon the true principle, "That of relieving the poor by the "holding out encouragements to induſtry and "good conduct, and aſſiſting their own efforts "at the improvement of their condition and the "encreaſe of their comforts." Among the variety of ways in which this principle may be acted upon, one may be more adapted to the local circumſtances of a particular diſtrict than another; and tho' there are other ſchemes which embrace a greater variety of objects and a greater extent of relief, the preſent certainly comes ſtrongly recommended by its ſimplicity, and the eaſe with which it may be conducted, and by the circumſtance ſo judiciouſly inſiſted upon by the author of the remarks, "That a fund "once raiſed, may, with a proper degree of firmneſs

" firmneſs and vigilance in the managers, be " preſerved for ever a perpetually active princi- " ple of improvement in a diſtrict, without " requiring to be recruited by freſh ſubſcripti- " ons." Miſtaken lenity in not enforcing regularity of payment is the great danger to be avoided.

Tho' the loan inſtituted at Killiſhee is too recently eſtabliſhed to be an experimental proof of ſucceſsful application of the principle, yet as it has been ſucceſsfully acted upon in many inſtances in this kingdom, viz. in Dublin, by the Charitable Muſical Society, incorporated by act of parliament——in the cities of Limerick and Waterford——and in the towns of Armagh, New-Port-Pratt, Raphoe and Carrick-on-Suir——and in a variety of other places, we venture to recommend the remarks of Mr. Graydon to our readers, before whom we hope to be able to lay further information upon this ſubject, and ſhall conclude at preſent with ſtating a calculation with which we are favoured by Mr. Charles Laurent, a Gentleman who has devoted much time and thought upon this important topic, viz. That a caſh loan of 350l. will in 6 months relieve 257 heads of families with 3 guineas each, to be repaid at half a guinea per month, and allowing five to each family, it ſerves 1285 individuals.

No. VII.

Regulations of the Society for promoting the comforts of the Poor, with the original advertiſement.

SOME individuals having obſerved with pleaſure the progreſs of a ſociety,, inſtituted in England in the year 1796—"*For bettering the Condition, and increaſing the Comforts of the Poor,*" are encouraged by their ſucceſs to form themſelves into a ſociety, founded upon ſimilar principles, to be denominated "*The Society for Promoting the Comforts of the Poor.*

The general object of the Society is to collect and circulate ſuch uſeful and practical information, derived from experience, reſpecting the circumſtances and ſituation of the poor, and the moſt effectual means of meliorating their condition, as may induce, and enable all well diſpoſed perſons to unite in the promotion of meaſures ſo important to the happineſs and welfare of the community at large.

They are determined, ever to keep in view this principle—"That the beſt relief the Poor can receive, muſt come from themſelves, and that the moſt effectual method of improving their condition, is by the encouragement of *induſtry*, *prudence*, and *cleanlineſs*."

They truſt that the local experience of humane individuals, whether employed for the encouragement of induſtry and encreaſe of comfort, for the prevention and relief of diſtreſs, or for the general improvement of the morals and condition of the lower claſſes, being thus collected, and afterwards diffuſed over the kingdom at large, will animate and inſtruct the nation in the purſuit of theſe important objects.

Communications will be received by William Diſney, Eſq. No. 5, Hume-ſtreet, and by Mr. Charles

Charles Mills, Regiſter, No. 3, Montague-ſtreet, and 6, Suffolk-ſtreet, to be laid before the Acting Sub-committee.

Every perſon who ſubſcribes one guinea, annually, becomes a member of the Society ſo long as they think proper to continue ſuch ſubſcription, and any further donation which the ſubſcriber may think proper to make, will be thankfully accepted.

Every perſon ſubſcribing ten guineas in one donation, becomes a member for life, and each ſubſcriber will be entitled to two copies of every publication made by the Society.

Subſcriptions will be received by the members of the Committee—by Mr. Charles Mills, Regiſter, and at the bank of the Right Hon. David Latouche and Co. Treaſurer.

Subſcribers are requeſted to ſpecify—whether their ſubſcriptions are intended to be annual, or donations, merely.

Regulations for conducting the buſineſs of the Society for "Promoting the Comforts of the Poor."

1ſt. That the buſineſs of the Society be conducted by their Vice-preſidents and a committee of thirty-four members.

2d. That every perſon who ſhall ſubſcribe one guinea, annually, ſhall become a member of this Society, ſo long as they ſhall think proper to continue ſuch ſubſcription; and any perſon who ſhall ſubſcribe ten guineas in one donation, ſhall become a member for life.

3d. That every annual ſubſcription be for the whole or the remaining part of the year in which it is paid, computing to 31ſt of December; and that any perſon who ſhall become a ſubſcriber before 31ſt December next, ſhall be entitled to one copy of the firſt volume of the Reports of the Engliſh Society, already inſtituted for ſimi-

lar

lar purpoſes; and that all ſubſcribers of one guinea annually, or of ten guineas in one donation, ſhall be alſo entitled to two copies of every publication which ſhall hereafter be made by order of this Society, and ſo in proportion upon any larger ſubſcription.

4th. That every perſon hereafter propoſed for election, as a member of the committee, be nominated one month at leaſt previous to election, and the propoſal be entered on the minute-book, and when the names of ſeven members of the committee ſhall be ſubſcribed to the recommendation, the committee ſhall proceed to election by ballot, when two black balls ſhall exclude, and the perſon propoſing him ſhall in caſe of his election, pay down his firſt annual ſubſcription, or his donation, as the caſe may be.

5th. That no election or ballot for publication take place, except at a general meeting, at which not leſs than nine members ſhall be preſent.

6th. That all queſtions relating to publication and election be decided by ballot, and that two black balls be ſufficient to ſuſpend the publication of any paper, and when the publication of any paper ſhall have been three times ſuſpended, it ſhall be conſidered as finally rejected.

7th. That Sub-committees may be appointed by the Committee (conſiſting of two or more of its members) for particular purpoſes, and with ſuch powers as the Committee may think fit to delegate to them.

8th. That no future regulations have effect, until approved by a ſubſequent meeting of the Committee, and that no orders of any Sub-committee (unleſs under a ſpecial authority) be binding, until confirmed at a general meeting

ing of the Committee, conſiſting of not leſs than nine members.

9th. That the ordinary general meetings of the Committee be holden at two o'clock preciſely, on the firſt Monday in each month, or at ſuch day and hour as the committee ſhall adjourn to.

10th. That a Sub-committee, conſiſting of ſeven members, to be denominated the Acting Sub-committee, (of whom three ſhall conſtitute a quorum) be appointed every three months, on the following days of general meeting; that is to ſay, the firſt Monday in January, the firſt Monday in April, the firſt Monday in July, and the firſt Monday in October, to whom the buſineſs of the general Committee ſhall be ſpecially deputed for the three months enſuing the days of appointment, and that the Acting Sub-committee ſhall meet at two o'clock on every Monday, at the Committee-room, (and oftener if neceſſary, notice having been given to each member of ſuch Sub-committee of the time and place of attendance) and be open to the Vice-Preſidents, and to all ſuch members of the general Committee as ſhall think proper to attend.

11th. That the duty of the Acting Sub-committee be to examine all communications given in to the Society, and to carry on the neceſſary correſpondence of the Society, but that no publication be finally determined on except at a general monthly meeting of the Committee.

12th. That no perſon be appointed member of a ſub-committee, unleſs he be actually preſent at the time of his appointment, or unleſs he ſhall have ſignified to the ſecretary his intention to attend.

13th. That

13th. That whenever any member of a ſub-committee ſhall find it neceſſary to abſent himſelf from attendance thereon, for the ſpace of one month, he ſhall give notice of ſuch intended abſence to the ſaid ſub-committee, who ſhall thereupon elect another member of the general committee in his place.

14th. That ſocieties formed in the country for purpoſes ſimilar to the objects of this ſociety, be entitled to one copy of every publication made by order of this.

15th. That all members of the committee of the Engliſh ſociety, who ſhall at any time viſit Dublin, ſhall during the time of their abode here, be conſidered as honorary members of this committee, and as ſuch ſhall be admiſſible, and are hereby invited to attend all general meetings of this committee, which ſhall be holden during their ſtay, and the Engliſh committee be entitled to two copies of every publication made by order of this ſociety.

16th. That all plans for promoting the objects of this ſociety ſhall (if approved of, as likely to be uſeful and practicable, by the general committee) be carefully preſerved, but never publiſhed as proceedings of the ſociety on any account, until they ſhall have been ſucceſsfully acted upon in at leaſt a ſingle inſtance.

17th. That all drafts on account of the ſociety, on their banker, ſhall be made by order of the committee, and entered in the minutes of the day, and be ſigned by three at leaſt of the committee, of whom the chairman of the day ſhall be one, and counterſigned by the ſecretary.

18th. That a general meeting of the ſubſcribers be holden on the firſt Monday in February,

in every year, to receive a report on the finances of the ſociety, and on the tranſactions of the preceding year, and to conſider the ſame.

19th. That no political diſcuſſion, nor any eſſay of a political nature, be on any account admiſſible.

20th. That when the publication of any paper ſhall have been determined on, it ſhall be ſubmitted to the final reviſion and correction of ſome one member of the committee, who ſhall correct all miſtakes in point of form, and ſhall be at liberty to introduce ſuch alterations as ſhall appear eſſential to him, provided he ſhall have previouſly ſubmitted ſuch propoſed alterations to the acting ſub-committee, and obtained their concurrence, and the approbation of the author.

21ſt. That a ſub-committee of controul be appointed, and that no order ſhall be made to apply any part of the funds of the ſociety to any particular object (except the ordinary buſineſs of the inſtitution) until the propoſal for ſo doing ſhall have been firſt referred to the ſaid ſub-committee for conſideration.

22d. That no fundamental regulation of this ſociety ſhall be at any time repealed, unleſs the perſon intending to move for ſuch repeal ſhall have given one month's notice of his intention ſo to do, which notice ſhall be entered on the minutes, and contained in the ſummons ſerved upon each member to attend the enſuing general meeting of the committee, and unleſs fifteen members of the committee ſhall be preſent, and two-thirds of the members preſent concur as to the propriety of ſuch repeal.

Second Number

OF THE

REPORTS

OF THE

SOCIETY

FOR

PROMOTING THE COMFORTS

OF THE

POOR.

Dublin:

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FOR WM. WATSON AND SON, CAPEL-STREET.

1800.

BRITISH MUSEUM
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ADVERTISEMENT.

SINCE the publication of our laſt Number, a Society has been formed for relieving the Poor of the county and town of Sligo, upon a very extended plan, the baſis of which, is the incitement of induſtry. The buſineſs of the ſociety is conducted by a preſident and a committee, conſiſting of ſome of the principal noblemen and gentlemen of the county. A Society has likewiſe been inſtituted at Kilkenny, (of which the Earl of Ormond and the Biſhop of Oſſory are preſidents) "For bettering the Condition and encreaſing the Comforts of the Poor of that Town and its Vicinity." Their profeſſed object is, to make themſelves acquainted with the real circumſtances and ſituation of the poor, and to improve their condition, by the encouragement of induſtry, ſobriety, and cleanlineſs. The progreſs of theſe laudable inſtitutions, now in their

infancy, cannot fail of affording intereſting and uſeful materials to our future numbers. At preſent we barely communicate their exiſtence to the public.

In page 33 of the appendix to our firſt number, it is ſtated, "That a friendly ſociety, under the denomination of the Athy Farmer's Friendly Union," was diſſolved during the rebellion. We are informed by the Reverend Mr. Aſhe of Maynooth, that this ſtatement is erroneous. Another friendly ſociety at Athy, compoſed of artiſts and manufacturers, was broken up during the rebellion; but the Farmers Union is ſtill in exiſtence.

*** The two firſt volumes of the reports of the London ſociety for bettering the condition of the poor, are printed at Mr. Watſon's Capel-ſtreet. They are earneſtly recommended to the attention of our readers.

Additional Subſcribers ſince the Publication of the firſt Number.

B

		£.	s.	d.
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O				
O'Connor, George, Esq.	Ann. Sub.	1	2	9
Owen, Rev. Roger	ditto	1	2	9
Oxmantown, Lord Viscount	Life. Sub.	22	15	•
R				
Robinson, Anthony, Esq.	Ann. Sub.	1	2	9
Robinson, Samuel, Esq.	ditto	1	2	9
S				
Smith, Mrs.	Ann. Sub.	1	2	9
T				
Tighe, Wm. Esq.	Ann. Sub.	1	2	9
Tomkin, Capt. Samuel	ditto	1	2	9
Tullamore, Right Hon. Lord	Life Sub.	11	7	6
V				
Vandeleur, James, Esq.	Ann. Sub.	1	2	9
Verner, James, Esq.	ditto	1	2	9

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(a) *February 7th*, 1800. PLAN OF THE

NO.	*Borrowers Names, Trades, and Abodes.*	*Sums Lent.*	*Day Book, Page.*	*Payments per Week.*	*February* 14	21	2
		£. s. d.		s. d.			
10,292	Mary Elinder, Shop-keeper, High-ſtreet, -	1 19 —	3	1 1	1	2	
10,293	Stephen Mullowny, Cooper, John-ſtreet, -	9 15 —	1	5 5	1	2	
10,294	Catherine Ead, Dealer, Hanover-ſtreet, -	4 17 6	1	2 8½	1		
10,395	John Lonorgan, Sawyer, King-ſtreet, -	— 19 6	1	— 6½	1	2	
10,296	John Moore, Turner, Michael-ſtreet, -	3 18 —	1	2 2	1	2	
		21 9 —					
	February 14th.				*Feb.* 21	28	7
10,297	John Collins, School-maſter, John's-lane, -	7 16 —	1	4 4	1	2	
10,298	Philip Cavannagh, Shop-keeper, George's-ſtreet,	5 17 —	2	3 3	1	2	
10,299	James Hogan, Labourer, William-ſtreet, -	6 16 6	3	3 9½	1	2	
		20 9 6					

(b)

1800		CHARITABLE LOAN.	Dr.	1800
			£. s. d.	
May	1	To one Year's Rent of Loan-office, ending 25th of March, -	5 — —	January
		To one Year's Sallary for a Clerk, - - - -	10 — —	
		To ſundry Expences for Books, Paper, &c. - -	3 8 3	May
		To Ballance for nett Stock of the Loan this Day, - -	693 2 —½	
			711 10 3½	

	February.			March.				April.				May.					June.				July.				Auguſt.					September.				October.		
ts																																			
k.	14	21	28	7	14	21	28	4	11	18	25	2	9	16	23	30	6	13	20	27	4	11	18	25	1	8	15	22	29	5	12	19	26	3	10	17
.																																				
1	1	2	3	4	5	6																														
5	1	2	3																																	
3½	1																																			
6½	1	2	3	4	5	6																														
2	1	2	3	4	5																															

	Feb.		March.					April.				May.					June.				July.				Auguſt.					September.				October.			
	21	28	7	14	21	28		4	11	18	25	2	9	16	23	30	6	13	20	27	4	11	18	25	1	8	15	22	29	5	12	19	26	3	10	17	24
4	1	2	3	4	5	6		7	8	9	10																										
3	1	2	3	4	5	6		7	8	9																											
9½	1	2	3	4																																	

1800			Cr.		
			£.	s.	d.
January	1	By Charitable Loan in old Account for Ballance due, - -	687	12	—
	10	By Caſh received of Richard Rowe as a Subſcription, - -	22	15	—
May	1	By Caſh received as Premiums, from February 6th to this Date, -	1	3	3½
			711	10	3½

No. X.

Extract from an account of the Charitable Loan eſtabliſhed at Waterford, Comunicated by William Hobbs, *Eſq. Treaſurer.*

THIS Inſtitution commenced in the year 1768, and aroſe from the ſmall productions of weekly muſical concerts, carried on by gentlemen firſt for their amuſement, afterwards for the purpoſe of this moſt uſeful undertaking. Soon after our firſt commencement in ſo ſmall a ſum as from 30*l.* to 40*l.* the utility of this undertaking was ſo obvious to the gentlemen of this city in its operation among the induſtrious trades-people, that they eſpouſed it in ſuch a manner as to increaſe the fund to its preſent amount between 700*l.* and 800*l.* a ſum which we thought ſufficient for the purpoſe, and which we refuſed to increaſe though we might have added much more to it. With this ſum we have been enabled to ſupply 10,304 perſons by lending them different ſums amounting to 24,483*l.* 5*s.* 7*d.*

The managers are confined to ſeven, out of which one is annually choſen to be treaſurer, who attends at their office every Friday to receive the weekly payments, and lend out what money he may have in his hands. There is a peculiar circumſtance attending this loan which is worthy of obſervation, as it leads to a very ſimple mode of keeping the books, with a view to which the arrangement was adopted. The ſums lent are always reſolvible into Britiſh ſix pences, the loweſt ſum lent being 19*s.* 6*d.* Iriſh, which contains 36 Britiſh ſix-pences, and the higheſt 9*l.* 15*s.* which contains ten times that

number; all the intermediate ſums lent, conſiſt of the ſum of 19*s.* 6*d.* multiplied by 2, 3, 4, &c. and for every 19*s.* 6*d.* of which the ſum lent is compoſed, a Britiſh 6*d.* or 6½*d.* Iriſh, is to be paid weekly, hence all payments on the large as well as the ſmall ſums, are completed in 36 weeks.—Acordingly *a caſh book, (a)* on the following plan, conſiſting of 36 columns, each correſponding with a payment of ſome weekly inſtallment, exhibits at one view the whole ſtate of the debts and credits of the inſtitution, the blank columns always aſcertaining the amount of the ſum due on any particular loan to the inſtitution. Of the three columns to the left hand of the columns of payment, the firſt contains the ſum lent, the ſecond a reference to what is called *the Day-book or application-Book*, in which are inſerted the names of the borrowers, the nature of their claims for aſſiſtance from the funds which are always aſcertained by actual inſpection and inquiry of the managers, and alſo the name and reſidence of their ſecurities, who, together with the principal, paſs a promiſſory note payable on demand for the amount of the ſum lent; and the third an entry of the amount of the weekly payment to be made out of the original loan; it has of late been the practice to deduct 6½*d.* for every 19*s.* 6*d.* lent, which deduction keeps up the original fund, ſuſtains its occaſional and unavoidable loſſes, and defrays the little expences neceſſary in carrying on the buſineſs of the inſtitution.

A plan of the Caſh-book *(a)* with a ſpecimen of the mode of exhibiting the Treaſurer's accounts *(b)* annexed to it, and alſo a Day-book *(c)* is ſubjoined.

PLAN

(c) PLAN OF DAY BOOK.

1800.		*Borrowers Names, Trades and Abodes.*	*Visitors Returns.*	*Securities Names, Trades and Abodes.*
Feb.	P.	Mary Elinder, Shop-keeper, High-Street, near Quay-Lane, - - - -	A poor Widow with ſeven Children, to buy Articles for her Shop.	Wm. Owens, Glazier, Michael-Street. Barbon Flynn, Merchant, Kezar's-Lane.
	P.	Stephen Mullowny, Cooper, John-Street, next door to Dr. M'Nale,	Sober and Induſtrious to buy Straw.	William Bourn, Shop-keeper, George's-Lane. James Hogan, Coal Factor, Adelphi Terrace.
		Ambroſe Barecroft, Hair-Dreſſer, Lady-Lane, in a houſe formerly Mr. Marſhal's, - - - - - - -		

AT WATERFORD.

No. XI.

Account of the Cork Charitable Loan, with obſervations communicated by the Rev. T. D. Hincks.

IN the month of July 1780, the ſubſcribers to an inſtitution *for the relief of the perſons confined for ſmall debts*, reſolved on applying the ſurplus money in the Treaſurer's hands, in loans of two guineas at a time, to induſtrious tradeſmen, to be repaid in ſmall ſums. In conſequence of this reſolution the loan commenced in the month of July following, and has continued ever ſince. In the year 1783, it was found that the ſociety had loſt above a hundred pounds, in conſequence of which ſome new regulations were made reſpecting the ſecurity which have been found effectual. The ſum appropriated to the loan was increaſed at different intervals, as the liberality of the public enabled the committee to do ſo without injuring the other branch of the inſtitution. The laſt increaſe was in June 1788, ſince which time it has amounted to 495 guineas, and the ſum lent was increaſed to three guineas.

The following is the mode of conducting this charity: A perſon deſirous of obtaining the loan applies for a printed form, ſuch as is ſubjoined

ſubjoined in *(a)*, which is given gratis; this paper on being ſigned by the perſons recommending and thoſe who undertake to give joint ſecurity

(a) WE certify that
is an honeſt, ſober, induſtrious
and not a Journey do recommend as a proper Perſon to be aſſiſted by the CHARITABLE LOAN of the CORK SOCIETY, and that we really believe the Money is to be laid out in the Buſineſs he follows, and not to diſcharge any Debt or Debts due to any Publican.

Given under our Hands, this Day of 179

Living in the Pariſh of

Living in the Pariſh of

Living in the Pariſh of

WE whoſe names are hereunto ſubſcribed will guarantee the Payment of the CHARITABLE LOAN of the CORK SOCIETY, applied for by of the Pariſh of as we know to be an honeſt, ſober, induſtrious

Witneſs our hands, this Day of 179

The Occupations as well as the Names and Reſidence of the Security muſt be inſerted.

Living in the Pariſh of

Living in the Pariſh of

N. B. The Borrower of this Loan of Three Guineas, muſt pay it back at the Rate of two Britiſh Shillings per Week, for 42 Weeks; and when the entire is paid, One Guinea will be returned to the Borrower; if the Payments be made regularly on the accuſtomed Days, a preference will in future be given him or her. And, on the Neglect of Payment one Week after the Note becomes due, the Bail will be ſued for the Amount, and the Borrower for ever after precluded from receiving any Benefit from it.

ſecurity for the repayment, is brought to the loan agent and left with him; every ſecond Wedneſday the committee meets and the applications are laid before it: according to the order in which they were given in. The perſon applying muſt appear before the committee, and, if there be no objection to his or her character and the ſureties are approved, is deſired to ſign the promiſſory note, and on the ſureties having alſo ſigned it the money is paid. No perſon is taken as ſurety who is unknown or in the employment of another; and if the borrower be a married woman her huſband's ſignature is required. The loan is repaid by weekly payments of two Britiſh ſhillings, which is at the rate of $6\frac{1}{2}$d. for each guinea lent, and an additional $6\frac{1}{2}$d. to be laid by, for the benefit of the borrower at the end of the forty-two weeks, four guineas are then paid in, one of which is returned, and the perſon may apply for a new loan, ſo as to have four guineas to employ in buſineſs. This was the ſuggeſtion of a very reſpectable gentleman James Kearney, Eſq. of Garretſtown near Kinſale, who has diſtinguiſhed himſelf by his exertions to promote the true intereſts of the lower claſſes of ſociety. Any perſon who has had the loan and has been regular in weekly payments, finds no difficulty in procuring the renewal of it; but one who has been irregular is always excluded for any further benefit. If there have been only one or two *double payments* and no other unfavourable circumſtance, the applier is cautioned, but not abſolutely refuſed. The committee is always able to aſcertain whether the payments have been regular or not, by referring to the account of weekly payments kept

at

at the back of the promiſſory notes, in the manner ſet forth in note *(b)*.

It has been already mentioned, that the whole amount of the fund is 495 guineas, or 563*l.* 1*s.* 3*d.* which admits of a loan of three guineas each to fifteen perſons, once in every fortnight, when the weekly payments are regular.

The number of perſons deriving benefit from the loan at the ſame time are 315, as will appear from the following table, which ſhews the ſtate of the loan on every day of giving it out.

perſons owing			£.	*s.*	*d.*	*each, amts.*	*to* £.	*s.*	*d.*
15	-	-		3	3	-	2	8	9
15	-	-		6	6	-	4	17	6
15	-	-		9	9	-	7	6	3
15	-	-		13	0	-	9	15	0
15	-	-		16	3	-	12	13	9
15	-	-		19	6	-	14	12	6
15	-	-	1	2	9	-	17	1	3
15	-	-	1	6	0	-	19	10	0
15	-	-	1	9	3	-	21	18	9
15	-	-	1	12	6	-	24	7	6
15	-	-	1	15	9	-	26	16	3
165						£.	161	7	6

Brought

(b) WE jointly and ſeverally promiſe to pay the Rev. John Chetwood, Treaſurer to *Cork Society*, or Order, twenty-one Days after Date, the Sum of Three Guineas, Sterling, Value received in Caſh.

Cork, 16th Day of December, 1795.

£. 3 8*s.* 3*d.*

his
Daniel X Mahony.
mark.

Spring-Lane.

Jos. Beale,
Peter Comerford.

Weekly

Brought over	£.	s.	d.		£.	s.	d.
15 - -	1	19	0	-	29	5	0
15 - -	2	2	3	-	31	13	9
15 - -	2	5	6	-	34	2	6
15 - -	2	8	9	-	36	11	3
15 - -	2	12	0	-	39	0	0
15 - -	2	15	3	-	41	8	9
15 - -	2	18	6	-	43	17	6
15 - -	3	1	9	-	46	6	3
15 - -	3	5	0	-	48	15	0
15 - -	3	8	3	-	51	3	9
315 Perſons				£.	563	1	3

N. B. There is no notice taken in this Table of the additional ſix-pence halfpenny paid weekly; becauſe as fifteen perſons complete their payments every fortnight, this is juſt ſufficient for repaying them the guinea they have ſaved.

Now by 315 perſons paying 3*s.* 3*d.* each every fortnight, the ſum of forty-five guineas or 51*l.* 3*s.* 9*d.* the eleventh part of the whole fund is collected, which is again lent out to the fifteen

Weekly Payments.

1ſt	15th	29th
2d	16th	30th
3d	17th	31ſt
4th	18th	32d
5th	19th	33d
6th	20th	34th
7th	21ſt	35th
8th	22d	36th
9th	23d	37th
10th	24th	38th
11th	25th	39th
12th	26th	40th
13th	27th	41ſt
14th	28th	42d

fifteen who had juſt completed their payments, or others. Hence is deduced the general rule, that the eleventh part of any fund may be lent out every fortnight, if repaid at the rate of 6½d. for each guinea, weekly. This ſcheme was formed by Mr. George Nixon, agent to the loan, whoſe attention to it has been a principal cauſe of its ſucceſs; as a proof of this ſucceſs it may be obſerved that from the 29th Auguſt 1783, to 12th June 1799, no leſs than 5105 heads of families have been relieved with the ſum of 16,687*l.* 8*s.* 7*d.*; and that from June 1788, when the preſent fund, &c. were eſtabliſhed, to the ſame period of June 1799, the ſum of 14,332*l.* 10*s.* was given out in 4,200 loans, yet ſuch has been the regularity with which the loan has been conducted, and the ſtrictneſs with which the payments have been enforced, that on the 12th of June 1799, the whole amount of outſtanding debts during the ſixteen years ſince the adoption of regulations reſpecting ſecurity, was only 15*l.* 4*s.* 5*d.* and even this was not conſidered as loſt.

In conſequence of the late diſtreſſing times the payments have been more irregular, and the outſtanding debts much increaſed, but there is reaſon to think this will be attended with no other ill conſequence then that of leſſening the number of perſons aſſiſted in the preſent year.

OBSERVATIONS.

The good effects of Charitable Loans have been pointed out by Mr. Graydon, and the ſucceſs of the Cork Society gives an additional and very ſtriking *experimental proof of the ſucceſsful application of the principle.* The ſmallneſs of the ſum outſtanding ſhews that the committee for conducting it have been attentive

to their duty in enforcing payment, without which no loan can ſucceed.

It is a peculiar advantage of the Cork Loan which ſeems deſerving of imitation, that by obliging the payment of a guinea more than the ſum lent, a greater degree of induſtry and œconomy is exerted, ſo as to render the ſum thus ſaved of more real utility than if it were beſtowed upon them.

This, as is juſtly obſerved of the whole ſcheme in the remarks on Mr. Graydon's paper, is founded on the principle of *aſſiſting the poor through their own efforts*; and, the more this principle is acted upon, the greater will be the benefit to the poor and to every claſs of ſociety. —Where friendly ſocieties exiſt, it deſerves conſideration, how far numbers of them ſhould be entitled to a preference.

No. XII.

An Account of Sick Poor Inſtitution Meath-ſtreet; *communicated* by "the Sub-committee for enquiring into the State of exiſting Charitable Inſtitutions in the City of Dublin, and Neighbourhood thereof."

IT is intended for the indiſcriminate relief of all patients (recommended by ſubſcribers) who attend at the Diſpenſary, No. 71, Meath-ſtreet. —The Phyſicians and Surgeons attend at their own habitations, ſuch as reſide within the pariſhes of St. James's, St. Catherine's, St. Luke's, St. Nicholas without, and St. Audoen's but at preſent none others. The committee of governors appoints ſome of their members or ſuch other perſons as they may judge proper, whether

ther ſubſcribers or not, to act as out-viſitors, for the purpoſe of inſpecting the ſituations of the ſick poor, and adminiſtering to their neceſſities under ſuch regulations and limitations as are agreed on by the committee. To each viſitor a particular diſtrict is allotted.

Theſe out-viſitors are empowered to recommend for medical aſſiſtance, * and inſpect (for the purpoſe of affording them relief) ſuch patients as are recommended to them as deſtitute of ſupport by the phyſicians or ſurgeons of the charity.

Houſe viſitors are alſo appointed, who attend during the hours of buſineſs at the diſpenſary, and report on the mode of conducting the buſineſs. †

Annual reports of the ſtate and progreſs of the inſtitution, with a ſtatement of the funds, are printed and given to the governors when they are called on for their ſubſcriptions.

For every guinea ſubſcribed annually, by each governor, he is entitled to have one patient conſtantly on the books; any governor may appoint a ſubſtitute to ſign his letters of recommendation, provided notice thereof in writing be firſt given at the diſpenſary, and that ſuch ſubſtitute be not an officer of the houſe.

The

* By the general rules of the Inſtitution, the out-viſitors were impowered to recommend patients, but in conſequence of this permiſſion, the number of recommendations was ſo multiplied, that it was found neceſſary to reſtrain it, and to oblige the out-viſitors to preſent their recommendation through the channel of a ſubſcriber.

† There is likewiſe a Medical Committee for the purpoſe of inſpecting medicines, &c.

The following is the ſtatement of the annual 1ſt of November 1799, *as printed*

EXPENDITURE.

	£.	s.	d.
To utenſils for wear and tear	4	13	4
To medicines, for coſt thereof	228	14	6
To furniture, for wear and tear	2	16	9
To contingencies, paid therof	7	17	1½
Coals and candles, for coſt thereof	36	2	1½
Diſtribution to ſick poor	196	13	3½
Rent and taxes - -	51	9	6
Stationary, for coſt thereof -	18	4	7
Salaries - -	327	18	6
£. 874 9 8½			
Stock for encreaſe this year -	82	14	9½
£. 957	4	6	

BELONGING TO

Ballaſt office, Debentures for 8 on hands - -	800	0	0
Utenſils valued at - -	42	0	1½
Medicines, do. - -	20	15	10
Furniture, do. - -	31	5	1
Subſcriptions in hands of collector	31	16	2
Balance of a fund for the diſcharging out-viſitors bills	75	11	7
£. 1001	8	9½	

account, from the 1st of November 1798 to the and delivered to the Governors.

INCOME.

	£.	s.	d.
Ballaſt office debentures for one years intereſt on 800*l.*	48	0	0
Subſcriptions received in this years 1799 - -	636	19	9
Donations in do. -	272	5	6
£.	957	4	6

DUE BY THE INSTITUTION.

For half a years rent -	25	0	0
For ſalaries - -	31	5	0
To the treaſurer - -	29	7	11½
Nett ſtock for the inſtitution	915	15	10
£.	1001	8	9½

The Eſtabliſhment of the Diſpenſary we are informed is as follow:

	£.	s.	d.
Two ſenior phyſicians at 33*l.* 6*s.* 0*d.* per annum each,	66	—	—
Three junior phyſicians, and two ſurgeons, at 25*l.* per annum each,	125	—	—
Apothecary,	50	—	—
Regiſter,	50	—	—
Porter,	26	—	—
	£. 317	—	—

The difference between this ſum and that charged in the account, depends, we are told, on an anticipated payment.

OBSERVATIONS.

In the regulations for this inſtitution we much approve of the appointment of viſitors whoſe province is confined *to a particular diſtrict*. We conceive, that provided a ſufficient number can be prevailed on to undertake the office, the diſtrict ought to be limited by as narrow bounds as poſſible.

The diviſion of labour is the great principle of ſucceſs in almoſt all human inſtitutions. We ſhall inſiſt on this principle at greater length, when thoſe inſtitutions come under our review, in which the claſſification of the poor is an object of ſtill greater moment than in the preſent caſe.

In diſpenſaries when the medical attendants alone, viſit the ſick, their efforts in a great number

number of inſtances are fruſtrated by the extreme poverty of the patient and his want of all proper accommodations.

We remark that the collector is required to account with the treaſurer, when the collection amounts to twenty guineas.—That the treaſurer ſhould give to the collector, a receipt-book, with a ſmall number of ſigned chequed receipts, perhaps not more than ten, and ſhould not ſign any more till theſe were accounted for, appears the moſt ſimple way of obviating many miſchiefs, which we have known to ariſe from the knavery or inattention of collectors.

As numerous inſtances occur of patients recommended to diſpenſary phyſicians, whoſe ſituation is ſo deſolate, as to admit of no effectual relief, even though pecuniary aid be adminiſtered, it were much to be wiſhed that a Houſe of Recovery were connected with every ſuch inſtitution.—A few rooms in the building where the buſineſs of the charity is carried on, and its officers lodged, might be fitted up for this purpoſe.

The precedent of publickly ſtating the funds and expences of the inſtitution every year deſerves imitation.

Quere.—Ought not ſuch eſtabliſhments to be attempted in every pariſh?

To ſuch as may be inclined to promote the eſtabliſhment of diſpenſaries, the Meath-ſtreet inſtitution is peculiarly recommended as a model, which appears to poſſeſs many advantages over ſimilar inſtitutions. In it the ſubſcribers are ſtrictly confined in their recommendation to a number proportioned to their ſubſcriptions, by which means the funds are not exhauſted, and no one diſappointed, which ſeems to have been

one

one principal cauſe why the zeal, with which ſuch inſtitutions are often taken up, abates ſo ſoon.

In this inſtitution the medical attendants are not governors, (without intending any offence to the members of a moſt benevolent profeſſion, we cannot help approving of this regulation.)

It is a great addition to the valuable ſyſtem of this inſtitution, that the ſick poor are alſo ſupplied with the means of procuring ſome neceſſaries; and although an advantage of this ſort may ſometimes tempt to feigning diſeaſes, it is highly probable that impoſitions of this nature will in general be prevented by the excellent ſyſtem of local viſitors. Generally it will be better to diſtribute the articles wanted, than their price; it may be of ſome uſe to enumerate ſome of theſe often wanted by the poor.—They are ſtraw, wine, malt-liquor, barley, rice, whatever food is cheapeſt; broth, milk, flannel, and blanketing.

No. XIII.

Extract from an account of the Houſe of Recovery for Fever Patients, lately eſtabliſhed at Waterford; with obſervations communicated by Dr. Barker, *M. D.*

EARLY in 1799 a committee was appointed by a ſociety which had exiſted in Waterford for ſome years, "*for the purpoſe of diſtributing pecuniary relief among poor families when afflicted with ſickneſs,*" to enquire and report on the advantages and expence of a Fever Hoſpital capable of accommodating all the poor of that city, labouring under fever, who ſhould apply.

This committee, in their report, ſtated the cauſes of the prevalence of fever, and the evils that reſult from it, nearly as they are ſtated in the obſervations by Dr. Barker, which are annexed.

The committee propoſe to alleviate, if not entirely remove, theſe evils, by adopting the following plan.

1ſt. By removing patients, when attacked with fever, to a houſe provided for their reception.

2d. By uſing in the habitations of ſuch patients, thoſe means which are found ſucceſsful in counteracting infection *.

With

* With reſpect to counteracting infection they recommend white-waſhing, which, if frequently performed, is perhaps the beſt practical mode of deſtroying contagion in houſes.

With reſpect to the firſt object, they propoſe that a houſe ſhould be provided in a dry, airy ſituation, and capable of containing 24 patients; the number of beds which they ſuppoſe would be uſually filled was 12.

The city of Waterford, we underſtand, contains between thirty and forty thouſand inhabitants; and the number annually attacked with fevers, and unable to procure medical aſſiſtance but by charity, was computed at 1500.

To enſure ventilation, they adviſe, that the windows ſhould be numerous, large, oppoſite, and ſo contrived as to open both above and below with eaſe. A convenient mode of obtaining a free circulation of air, without danger from partial blaſts, is *ſaid* to be the introduction of a pipe from without, opening into the middle of the floor *.

The funds neceſſary for the completion of this plan they eſtimated as follows:—

It ſhould be premiſed, that the aſſiſtance of the medical gentlemen had been offered, gratis—the gentlemen of the diſpenſary agreed to ſupply medicines—and a houſe, rent free, was alſo offered.

The expences neceſſary are ſtated to be—1ſt, the preſent expence—2dly, the annual.

The

* To this may be conveniently added another at the top of the room, if the windows do not reach high enough to diſcharge the foul air.

The preſent expence was computed thus:

Altering the propoſed houſe,	£113	14	0
24 iron bedſteads, - - - -	41	14	0
Bed-clothes, - - - - - -	54	8	0
4 dozen of ſhirts, - - - - -	12	0	0
12 flannel ſhirts, - - - - -	2	4	0
Kitchen utenſils, earthen ware, &c. - - - - - - - - -	5	13	9
	£229	14	9

With reſpect to the annual expence, they obſerve, that it is difficult exactly to eſtimate it, as it is not eaſy to tell to what degree the number of fever patients may be diminiſhed by the means employed for ſtopping infection, but they infer from the ſuppoſition that the average number of fever patients in Waterford would be about 8, and the weekly expence of each about 10*s.* (which is the expence found to take place at Mancheſter) that the whole annual expence would be about £208.

To ſhew that this ſcheme was not merely ſpeculative, they ſubjoined the following obſervations,

* The following calculation of the expence of a Houſe of Recovery, capable of containing 24 patients, and attached to a diſpenſary—in Dublin—is ſubmitted to the public.

Rent and taxes, ...	£20
Eſtabliſhment, ...	40
Maintenance and medicine, at 12 each, . .	288
Coals, candles, and annual bedding, . .	40
	£398

Which is about £16 each.

And allowing for extra expences £19 for each patient, may be ſaid to be the utmoſt.

tions, from a report of the Board of Health, at Manchester, published in 3d vol. of Dr. Ferriar's Medical Histories and Reflections.

"*Comparison of the number of patients ill of fever admitted on the physicians' books, at the infirmary, at different periods, in Portland-street, Silver-street, and the other streets in that pile of buildings, in the neighbourhood of the House of Recovery.*"

From September 20th 1793 to May 20th 1794, (a period of eight months selected on account of the usual prevalence of fever) the number of fever patients in these streets - -	400
From September 20th 1794 to May 1795, number of fever patients in these streets - - -	389
From September 20th 1795 to May 20th 1796, number of fever patients in these streets - -	267
From July 13 1796 to March 13 1797, being a period of 8 months since the opening the House of Recovery, number of fever patients in these streets	25
In July last, - - -	5
In August last, - -	1
In September last, - - -	0

(The above statement should remove the fears of those who, happening to live in the vicinity of the Houses of Recovery, might dread the propagation of contagion from thence.)

The bills of mortality for 1796, shew a decrease in the burials amounts nearly to 400. The most striking proof of the benefit which the publick derives from this institution, results from

from obſerving the diminution in the number of the home patients of the infirmary*.

The number of home patients from, June 1795 to June 1796 was, 2880

From June 1796 (immediately after the opening of the Houſe of Recovery,) to June 1797, the number of home patients was, - - - 1759†

That is, the illneſs of 1121 perſons has probably been prevented in one year! for the home patients liſt has generally increaſed every year.

To effect this aſtoniſhing change the following number of patients were removed from their houſes.

From the opening of the Houſe of Recovery on the 19th of May 1796 to February 3d 1798, (a period of a year and nine months) admitted	623
Of theſe were cured - -	555
Dead - - -	53
Remains - -	15
	623

That is, at the rate of 356 patients annually.

* It ſhould be remarked that the calculated diminution of fevers after the eſtabliſhment of the Houſe of Recovery in Mancheſter, may be fallacious from the unwillingneſs of fever patients to apply for aſſiſtance from diſpenſaries, &c. under the apprehenſion of being removed to an Hoſpital which is the proper idea of a Houſe of Recovery.—We are inclined to think that contagious fevers are more prevalent in Winter than in Summer amongſt the poor of Dublin.

† This includes beſides fevers other diſeaſes, which ſhould be ſubtracted from it to ſhew the proportional diminution of the former.

In conſequence of the Report, of which the foregoing is an extract, it was determined to open a Houſe of Recovery in the City of Waterford. The neceſſary preparations were accordingly made, and the houſe was ready for the reception of Fever Patients in the month of Auguſt laſt; we are favored by Dr. Barker of Waterford, with the following Obſervations and Account of its Progreſs.

FROM the reports of the Society for the Relief of the Poor of the City of Waterford, as well as from thoſe of different medical practitioners, particularly the medical attendants of the diſpenſary, it appeared, that of the diſeaſes of the poor, which were very numerous, *fevers* formed a very large proportion; the principal ſource of which ſeemed to be *contagion*. A brief ſtatement of the facts which led to the adoption of this opinion, will, at the ſame time, exhibit the extent of this evil, and the importance of an inſtitution by which it has in a great meaſure been removed.

The parts of the town generally occupied by the poor are narrow, filthy lanes unprovided with ſewers, and moſtly filled with dunghills; in the ſuburbs moſt of their habitations are cabins of one ſtory high, the earthen floors and walls of which are almoſt conſtantly damp. The beds, particularly of the poorer inhabitants, are frequently on the ground, and in many inſtances three or four perſons ſleep in the ſame bed. Within the town their houſes are moſtly above one

one ſtory high, and are ſo much crowded, that from twenty to thirty individuals can very frequently be reckoned under the ſame roof.

The garrets of theſe dwellings, which exhibit extremes of wretchedneſs, generally contain ſeveral families, ſo that two or more are ſometimes to be ſeen in the ſame room; and it often happens that the father, mother, and three or four children, have but one bed on which they ſleep, under the ſame blanket, or in the clothes worn by day. As theſe abodes are ſo crowded and unventilated, the heat of them, particularly in ſummer, muſt be very oppreſſive, and the vitiated air of ſuch places muſt be extremely prejudicial to the health of thoſe who inhabit them; add to this, the filth of the rooms, correſponding to the poverty of thoſe who occupy them, is extreme: the floors are never ſcraped, much leſs waſhed; the walls alſo exhibit every mark of neglect. In ſuch circumſtances perſonal cleanlineſs can ſcarcely be expected, and is in fact rarely to be ſeen—ſuch being too commonly the condition of the poor in this city—it cannot be deemed extraordinary that a fever making its appearance in a houſe, and firſt attacking thoſe who ſlept in the ſame bed, ſhould ſpread thro' the whole family. That ſuch was the caſe the following examples will ſufficiently prove: it muſt be obſerved, that they occurred during the ſpring previous to the opening of the houſe of recovery, at a time of the year, when, compared with other ſeaſons, fevers are leaſt infectious.

In a ſmall houſe in a lane of the ſuburbs, ſeven perſons were ſucceſſively attacked with a fever which continued in the houſe for above three months.—In a place called the Carrigeen, which is remarkably filthy and much crowded,

in

in the ſame houſe nine perſons were attacked with a fever, which continued in the family for near ſix months; ſeveral of theſe ſufferers relapſed, ſome of them four times, and ſome ſix times. The name of this family was Shaughneſſy.—In a houſe in the ſquare, a part of the town much occupied by the poor, a fever appeared in two families named Dunn and Maher, where it continued for ſix months, during which time twelve perſons had been ſeized with it.

In a houſe of a part of the town called Newgate, a fever made the following progreſs: it commenced in the garret, with Mary Eades and three of her daughters, all of whom relapſed; it then appeared below ſtairs, when it attacked John Prendergaſt, his wife and five children—one of whom died. In this houſe it had continued for three months.

It is neceſſary to mention, that the above inſtances were not ſelected from a number of others inferior in degree, for the purpoſe of making a diſplay of this evil, but had occurred during the week previous to their being ſtated to the public *; it afterwards appeared in ſome of the firſt inſtances of admiſſion to the Houſe of Recovery, at the latter end of the following ſummer, that thirteen or fourteen perſons had been ſufferers from this diſeaſe in the ſame houſe from which the patient had been removed.

The miſery ſometimes produced by this diſeaſe would appear almoſt incredible. Frequently five or ſix miſerable creatures, who from poverty

* Which they were, in a ſermon preached by the late much to be lamented Dr. Ryland for the benefit of this charity.

poverty were unable to lie ſeparately, were to be ſeen confined to the ſame bed; at the ſame time prevented by the dread of contagion from getting any aſſiſtance from their neighbours or friends which their ſituation might require. An example of this kind occurred here ſome time ago, when the father, mother, and three children in fevers lay on the ſame bed; and (ſhocking to relate!) the corpſe of the mother, who died of this diſeaſe, had remained twenty-four hours in the midſt of her children, and by the ſide of her huſband!

Inſtances of the extenſion of infection thro' whole families, ſimilar to thoſe deſcribed, were to be met with during every ſeaſon of the year, as the town was never free from fever; and it was computed, from the number of applications made to the diſpenſary, that there were not leſs than fifteen hundred ſufferers from this diſeaſe alone, during the year. It was obvious, that of ſo great a number many muſt have died; and alſo, that, independent of the mortality, much miſery muſt have been induced—often beggary and ruin. As it was evident that contagion was the chief ſource of this calamity, it was propoſed to eſtabliſh a Houſe of Recovery, on a plan ſimilar to that already adopted in Manchester *, to which the infected perſon, on the firſt appearance of fever in a family, could be removed; whilſt other means were employed to prevent the further extenſion of the contagion. This propoſal was eagerly embraced, and a ſubſcription ſet on foot, by which the object was ſpeedily completed.

* For an account of this, ſee Dr. Ferriar's Medical Hiſtory, and Reflections, vol. 3. and the reports of the Engliſh Society for encreaſing the comforts, and bettering the conditions of the poor.

The plan which has been purſued in the admiſſion of patients and regulation of the charity, is nearly as follows:—On notice being given at the Houſe of Recovery, by any of the medical attendants, that patients labouring under contagious fever are deſirous of admiſſion, a covered litter, provided by the Houſe for this purpoſe, is ſent for them, and they are conveyed to a clean and well-ventilated ward; all their wearing apparel is removed from them, and immediately waſhed and purified from infection. Clean linen and bed-clothes are amply ſupplied, which are changed occaſionally; and during their ſtay in the houſe, every attention is paid to them which is neceſſary for perſons in their ſituation. Six medical gentlemen attend in rotation for two months at a time.

When the patients are in a ſtate of convaleſcence, they are removed into a ſeparate ward, and ſupplied with clean dreſſes, which conſiſt of a white woollen jacket and trowſers for the men, and a jacket and petticoat for the women; on diſmiſſion from the Houſe the wearing apparel brought in is returned, after it has been waſhed and purified from infection. All the internal regulations of the Houſe of Recovery at Manchester have been as nearly as poſſible adopted in this place *.

Admitted

* We have not adopted that regulation which relates to wrapping the body of the deceaſed patient in a pitched cloth, fearing that the practice would be repugnant to the prejudices of the lower claſſes, who are ſo attentive to the appearance of the bodies of their friends after death; neither have the fumigations with nitrous gas been perſiſted in, from an opinion, that as the other modes of purification from contagion were ſo fully purſued, it might be diſpenſed with, except on the appearance of a fever remarkably infectious.

Admitted into the Houſe of Recovery from the day of opening, - - - -	231
Diſmiſſed cured, - - - - - - - -	214
Died, - - - - - - - - - - - - -	13
Remain - - - - - - - - - - - -	4

The relief to ſuch a number of miſerable creatures may be judged of from the ſtatement of their ſituation, and of the effect of fevers, which has been already made—but the advantages from this ſource are inconſiderable when compared with thoſe which have ariſen from the diminution of infection. If the annual number of fever patients was 1500, which we have reaſon to think it was, both from an account kept at the diſpenſary for ſome time previous to the opening of the Houſe of Recovery, and likewiſe from the reports of the viſitors of the ſick poor, the number in the laſt ſeven months would probably have been 800; but it appears that the number admitted to both the diſpenſary and Houſe of Recovery does not exceed 254, as there have been about 23 fever patients relieved by the diſpenſary during that time—conſequently it appears that the number of fevers has been reduced more than one half, notwithſtanding the unhealthineſs of the ſeaſon, and ſcarcity of proviſions, both of which would tend to their encreaſe.

It appears alſo from the ſame ſources of information, that inſtances ſimilar to thoſe above related, of whole families ſuffering at the ſame time from this diſeaſe, *are now ſcarcely ever to be met with:* when the ſhort time which has elapſed ſince the opening of this inſtitution is conſidered, its advantages muſt appear ſtill greater.

Yet it is highly probable that they will continue to increaſe, for as the poor become more convinced of its utility, earlier application will be made for admiſſion, and the ſource of infection more ſpeedily removed, beſides the directions relative to cleanlineſs and ventilation will, from the ſame cauſe, be more minutely obſerved. Obſtacles have ariſen to the complete attainment of the object of this Inſtitution, the chief of which have been—the impoſſibility of admitting infant children in this diſeaſe, with their mothers, from the want of a ſeparate ward for this purpoſe. The difficulty of procuring cleanlineſs and ventilation of infected dwellings, has had the ſame tendency; and alſo, the affection of relations to their friends, inducing them to reject the advantages offered them and prefer remaining in their own habitations. The obſtacles ariſing from theſe ſources have not, however, been conſiderable, and only more fully evince the excellence of an inſtitution capable of producing ſo much good, notwitſtanding their oppoſition. Perhaps the time may come, when, by the adoption of ſuch houſes in the different cities of the kingdom, contagious fever ſhall be nearly eradicated; ſuch an idea may be deemed enthuſiaſtic; but let it be recollected, that by the prevention of intercourſe between the infected and healthy even the plague has become unknown; and what is more to the preſent purpoſe, let us obſerve the gradual progreſſion of good ariſing from ſuch inſtitutions as the preſent wherever they have been eſtabliſhed *.

A brief

* I can ſtate, from the authority of Dr. Ferriar, of Manchester, that the number of fevers in that town has been annually decreaſing ſince the eſtabliſhment of the Houſe of Recovery, although the trade and population of the town have been encreaſing during that period.

Contagion

A brief deſcription of the houſe and furniture will not be deemed ſuperfluous by thoſe who wiſh to adopt this plan in other places. The houſe ſtands in an elevated ſituation in the ſuburbs, with a piece of ground annexed, which is applied to drying and airing clothes, and to the uſe of the patients for exerciſe. By ſinking a pump an abundant ſupply of water has been procured. There is a range of houſes adjoining to and alſo in front of it, notwithſtanding which, febrile infection ſeems to have been conſiderably diminiſhed in its neighbourhood: this can be eaſily accounted for, from conſidering that the inhabitants of the vicinity muſt have better opportunities of learning the advantages offered to them, and conſequently ſtronger inducements for accepting them, beſides the neceſſary ſteps for admiſſion can be taken with leſs trouble *.

By building an addition to the houſe converted to this purpoſe, four wards were fitted up, containing in all 25 beds; two of theſe contain eight beds each, and are appropriated to the patients during their illneſs, one to men, the

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Contagion is communicated frequently by infected clothes; the poor, when reduced by ſickneſs to poverty, are obliged to pawn them; and a phyſician of this city obſerved, in two inſtances, a bad-fever ſpread through pawn-broker's families.

When the yellow fever prevailed at Grenada, after exiſting ſome months in the harbour, it firſt appeared on ſhore with a negro girl, who took ſailors' clothes to waſh; every one of thoſe who inhabited the ſame houſe was ſeized with it, and it ſpread ſucceſſively through the town: and Chiſalin ſuppoſes that the diſeaſe was conveyed from Grenada to Philadelphia principally by the woollen jackets of deceaſed ſailors.

*A more accurate ſtatement of the advantages accruing to a neighbourhood from ſuch a houſe may be ſeen in the account of the Mancheſter Houſe of Recovery.

other to women †. The dimenſions of the wards occupied by thoſe in ſickneſs are 32 feet in length, 16 in breadth, and 11 in height. In the fitting up of theſe, ventilation and cleanlineſs have been chiefly kept in view, as two moſt important objects on which the recovery of the ſick and the ſafety of the attendants, in a great meaſure, depended; with this intention the windows are made large and are placed oppoſite to each other; there are openings, alſo, on a level with the floor and ceiling for the free admiſſion and circulation of the air—theſe are ſo contrived that they can be cloſed occaſionally, and the wards kept at an equal temperature. No uſeleſs furniture is admitted, the window-ſtools ſerving for holding the patients' food and medicine: with the ſame intention, and alſo to prevent accumulations of duſt, the walls are ſmooth and without projections. The bed-ſteads are made of hammered iron, conſequently occupy but a ſmall ſpace, are more eaſily kept clean than thoſe made of wood, and do not harbour vermin; they are corded acroſs, and ticks filled with ſtraw are laid on them, which are occaſionally waſhed, and the ſtraw renewed: when the beds are unoccupied, the bed-clothes are removed from the wards, and the bedſteads hang on hooks againſt the walls, in order to give room for waſhing the floors. Every thing neceſſary to facilitating the whitewaſhing of the walls, and cleanſing of the floors, is provided; for the latter purpoſe hairy bruſhes with long handles, and mops, are employed. It was mentioned that the patients were conveyed to the houſe on a litter: this conſiſts of a ſacking-bottom

† Perhaps a greater number than eight ſhould not be admitted into a ward, ſince fever patients by their moanings and complaints much diſturb each other.

tom extended on a frame placed between two poles, over which there is an oil-cloth covering ſtretched over hoops. The advantages of this, are, that the patient can lie horizontally, which is of ſome importance, where the fever is accompanied with great debility; it is very light, and is eaſily carried by two men as a ſedan chair, alſo the patient is conveyed in private to the houſe.—Beſides the phyſician and ſurgeon, one of whom attends each day, the apothecary, who has an annual ſalary, viſits morning and evening to compound medicines, and keep a regular liſt of the patients admitted and diſcharged. Medicines are ſupplied, gratis, by the diſpenſary.—The ſervants of the houſe are, a houſe-keeper, and three nurſe-tenders, beſides a porter, who aſſiſts in cleanſing the houſe, and carrying in the patients.

As laid before a Meeting of the Subſcribers, and which was examined

W. Strangman, jun. Treaſurer to Houſe of Recovery, *Dr.*

1799.	£.	s.	d.
To amount of collections, ſubſcriptions, and donations received, . . .	509	10	2
To donations towards ſinking for water, .	9	2	0
	£518	12	2

held at the *Exchange*, 9th of *1st Month*, 1800, and found correct.

Contra, *Cr.*

	£.	s.	d.
By paid ſundries for building fever wards, altering convaleſcent wards, waſh-houſe, incloſing garden and yard, walls, and out-houſes,	182	1	0
By paid for 25 iron bedſteads, painting and cording ſame,	53	7	4
——for 551 yards linen, for ſheets, ſhirts, ſhifts, &c.	35	10	1
——Samuel Hammond, for erecting pump,	33	15	2
——William Perceval, for his intereſt in the leaſe of the houſe and ground,	15	18	6
——Paul King, for awarded him for damage done him by erecting new building,	5.	0	0
——for dreſſes for convaleſcents,	13	13	0
——for blankets, rugs, and houſe-keeper's bed,	25	11	8
——P. Mulholland, &c. for tin bath ventilators, tins, &c.	9	1	10
——for printing reports, books, &c.	8	0	4
	£381	18	11
By paid houſe-keeper for meat, meal, potatoes, bread, vinegar, ſervants' wages, bringing in the ſick, with other neceſſaries for relief of the patients,	36	11	10
——Thomas Power, for milk,	13	3	5
——for bread, for three months,	11	9	6
——for coals, for four months,	6	2	2
——J. Ryan, for wine,	17	12	6
——for ſpirits, porter, and beer,	5	6	9
——for ſtraw for beds, for three months,	2	17	11
——for cleaning the patients' places of abode,	0	13	0
——Mary Crothers, houſe-keeper, ſalary to 1ſt of 1ſt mo.	11	11	9
——M. Kenny, apothecary, ditto to 8th of 1ſt mo.	9	9	7
——man to bring in ſick, white-waſhing their houſes, and general porter to the houſe, at 7*s.* 7*d.* per	6	5	8
By bad ſilver and halfpence paid in collections,	3	13	2
	£506	16	2
Balance in Treaſurer's hands,	11	16	0
	£518	12	2

State of the Funds to support this Institution for the year 1800.

1800.		£.	s.	d.
1st mo, 9th.	To balance in Treasurer's hands,	11	16	0
	Subscriptions of 1799, not yet paid,	7	19	3
		£19	15	3

With the annual subscriptions, which become due the 1st inst. and the donations of those desirous of contributing towards the support of this charity.

The above account has been made minute and circumstantial, both for the purpose of facilitating the adoption of the plan in other places, and also to shew at how small expence a *Charity* can be established, which, of all others, tends to produce most immediate and extensive benefits.

The following Hand-bill has been distributed among the Poor by the directions of the House of Recovery.

ADVICE.

THOUGH you have sent your friend to the House of Recovery, yet the infection of the fever may still remain in your rooms, and about your clothes: to remove it, you are advised to use without delay the following means:—

1st. Let all your doors and windows be immediately thrown open, and let them remain so for two hours.

2dly.

2dly. Let your bed-clothes be put out in the open air for half a day, after which let them be waſhed.

3dly. Let the clothes you wear be aired and waſhed.

4thly. If you lie on ſtraw beds, let the ſtraw be immediately burnt, and freſh ſtraw provided.

5thly. White-waſh all your rooms, and the entrance to them, with lime, ſlacked in the place where you intend to uſe it, and whilſt it continues bubbling and hot.

6thly. Scrape your floor with a ſhovel, waſh it clean, and alſo your furniture.

7thly. Waſh clean, every morning for the ſpace of a week, your face, hands, and feet; and during this time remain in the open air as much as you can.

☞ A reward will be given by the treaſurer to any perſon who can bring a certificate of his having followed theſe directions.

No.

No. XIV.

Extract from an Account of a Society formed in St. Mark's Pariſh, for inforcing the due execution of the Laws for regulating the ſale of Spirituous Liquors by retail, and for the due obſervation of the Sabbath Day, communicated by William M'Auley, Eſq. their Secretary.

THE ſpirit licence act of the year 1792 empowered the pariſhioners of the ſeveral pariſhes of the city of Dublin, at veſtry aſſembled, to appoint every year a competent number of perſons to be overſeers of houſes licenced for the ſale of ſpirituous liquors, and inveſted the overſeers ſo appointed, with the like powers and authorities given by the ſame act to conſtables and peace officers, of entering into public houſes in their reſpective diſtricts, and removing all perſons who ſhould be found drinking therein at unſeaſonable hours.

The ſame law provided, That no ſpirituous liquors ſhould be ſold on Sundays, before the hour of one o'clock in the afternoon, a prohibition which has been extended by ſubſequent acts, to the hour of 4 in the afternoon.

The pariſhioners of St Mark's pariſh were the firſt to avail themſelves of this proviſion of the legiſlature, and at a veſtry, held 8th June 1792, they appointed 36 overſeers, and not confining themſelves to the bare execution of the duty impoſed by the licence act, they reſolved to extend their exertions to the enforcement of all the laws in being for the due obſervation of the ſabbath day.

Accordingly they publiſhed and diſperſed through the pariſh printed handbills, giving notice

notice of the reſolutions they had entered into, they alſo publiſhed and diſtributed abſtracts of the ſeveral ſtatutes which were the foundation of their authority, or which they intended to enforce; they appointed ſmall parties to patrole the pariſh in rotation, particularly on Sundays, and levied the penalties impoſed by act of parliament for ſeveral irregularities. They alſo enquired minutely into the characters of the ſeveral perſons who kept public houſes or were likely to apply for licences, and certified the reſult of theſe enquiries from time to time to the magiſtrates.

Not ſatisfied with a vigilant execution of duty within the limits of their own pariſh, they endeavoured to infuſe the ſpirit of their aſſociation into the other pariſhes of the metropolis: accordingly on 16th Auguſt 1792, they ſent a circular letter to all the magiſtrates of the city, repreſenting the great number of dram ſhops and tipling houſes, and the riots, immorality and miſery that prevailed among the lower orders in conſequence of the exceſſive uſe of ſpirituous liquors, and of the number of improper perſons that had obtained licences, and they entreated the magiſtrates to exert their influence with the inhabitants of the city at large, to take upon them the exerciſe of the authority with which the law had inveſted them, for the ſuppreſſion of thoſe evils. In conſequence of this application a meeting was holden on the 5th September 1792, convened by the Lord Mayor, at which ſeveral magiſtrates, the ſheriffs, churchwardens, &c. from 14 pariſhes and many reſpectable citizens attended. Reſolutions were entered into, to enforce the laws, as well with reſpect to the due obſervance of the Lord's day, as to prevent the

the exceſſive uſe of ſpirituous liquors. It does not however appear that the reſolutions have been carried into effect with vigour and activity in any other pariſh of the metropolis.

No exertion has been wanting on the part of this laudable ſociety to rouſe the inhabitants of the other pariſhes to follow their example. In the year 1798, they preſented an addreſs to the Aſſociation for diſcountenancing vice and promoting the practice of religion and virtue, praying, "That they would exert their influence in "diffuſing through the ſeveral pariſhes of the "metropolis, ſuch energy as may eſtabliſh "general obedience to thoſe laws, which are "ſo immediately connected with good order, "morals and religion." They expreſs their confidence of being able to obtain this important end within the limits of their own pariſh; but they lament "That after theſe happy "effects ſhall have been produced within the "portion of the city entruſted to their care, "receptacles of vice will be ſtill open in the "neighbouring ſtreets and pariſhes, counteracting their deſires and rendering their labours in a great degree ineffectual."

The Aſſociation voted their thanks, and promiſed their chearful concurrence in every meaſure that could tend to eſtabliſh ſimilar regulations throughout the city of Dublin.

This reſpectable ſociety have continued their exertions with unremitting perſeverance up to the preſent day. They continue to have weekly meetings every Friday evening, and to appoint weekly patroles.—They keep a regular liſt of the perſons convicted and fined, and the fines levied are applied to charitable purpoſes; in the account of their proceedings, of which this article is an extract, they expreſs a wiſh that the

the reſtraints on the ſale of ſpirituous liquors ſhould be extended to the whole of Sunday; and obſerve with great force and juſtice on the daring impiety of the ruling powers of France in their abolition of the Chriſtian Sabbath, and the dangerous conſequences that are to be apprehended from the ſlighter relaxations of this ſacred duty.

OBSERVATIONS.

One of the greateſt evils under which this country labours is the relaxation or non-execution of exiſting laws, our ſtatute books abound with a variety of ſalutary proviſions which reflect credit upon the legiſlature, and diſgrace upon thoſe whoſe duty it is to enforce them. It would be unfair to impute this laxity of public diſcipline to the magiſtrates alone. It proceeds from a variety of cauſes, which it is beſide the preſent purpoſe to diſcuſs; but it cannot be doubted that this widely extended evil with all its pernicious conſequences to the peace, order and happineſs of ſociety, to the civilization of the lower, and the ſecurity of the higher orders, would vaniſh in a few years before the ſteady efforts of ſocieties like the preſent. It is a truth too obvious to require illuſtration that the exertions of the moſt active magiſtrates will be inadequate to the vigorous and effectual execution of the laws, without the cordial co-operation of the well diſpoſed part of the community.—Should a ſpirit ſimilar to that which has been diſplayed in St. Mark's pariſh begin to animate the reſt of the kingdom; if the efforts of the inhabitants to ſupport the laws made for their own protection ſhould begin, in other inſtances, to outrun

outrun the zeal of the magiſtracy; it might then be pronounced with confidence that the day of civilization had arrived, and that the remnants of barbariſm which had hitherto overſpread the face of the country, would ſpeedily vaniſh before it.

It is unneceſſary to inſiſt upon the importance of thoſe laws which it is the peculiar object of this ſociety to enforce. The pariſh of St. Mark's is one of the pooreſt in Dublin. From its ſituation on the banks of the Liffey, near the mouth and below the laſt bridge; its inhabitants are compoſed in a great meaſure, of boatmen, coal, and potatoe porters, &c.—And it is alſo the reſort occaſionally, of ſeafaring people of every deſcription, from the ſhipping on the river. In a pariſh ſo circumſtanced, a vigilant attention to police is peculiarly requiſite. But the ſame cauſes, which create that neceſſity render the execution of the duty proportionably arduous and difficult. We underſtand that during the rebellion the magiſtrates experienced the good effects reſulting from this ſociety in a variety of inſtances, their accurate knowledge of the ſtate and character of the ſeveral public houſes, and the conſtant ſuperintendence which they exerciſed within their diſtrict, were of the utmoſt importance in enabling them to counteract the machinations of treaſon and ſedition in that quarter, and to the other benefits of the inſtitution it may be added, that they contributed at that awful period to the ſecurity and preſervation of the city of Dublin.

No.

No. XV.

An Account of the Donamyne Society, for bettering the condition of the poor, communicated by one of its members.

The grant of an annual donation to the poor of this parish by the absent landlords, the Marquis of Bath and Mr. Shirley, was the occasion which led to this formation; it having occurred to the clergyman of the parish to whom the sum was committed, that it would be proper to call upon his parishioners to associate and assist, that distribution might be made with greater fidelity and care.

The object of the society is "to relieve the "distresses of their poorer neighbours, and to "promote industry and morals amongst them;" the object being thus generally stated, that as particular occasion demanded, specific plans might be at pleasure adopted.

To qualify individuals to become members, pecuniary subscription is not required; it is only esteemed necessary that each member shall contribute some degree of attention to the business of the charity; thus farmers of all descriptions are introduced, and the information and activity of every rank collected; the fund to be raised by an annual charity sermon, and other occasional donations in addition to the allowance given by the landlords abovementioned. The society at large meet quarterly, and elect an acting committee of seven to whom the business of the institution is deputed.

At the first quarterly meeting held 14th January, 1800, the instructions given to the acting committee were to distribute clothing and

and wheels. In diſtributing clothing they are entreated to uſe every exertion, by viſiting the different town lands themſelves and applying to farmers reſident in them, that deſerving objects may be ſelected, and that the importunate beggar may not obtain that relief which is intended for retired and modeſt diſtreſs. In the diſtribution of wheels they are directed to follow the plan of the Charitable Loan, making it neceſſary for each ſpinner to pay for the wheel by inſtallments at the rate of 3d. per week (6d. per fortnight;) 3lb. of flax to be given with each wheel, and a note paſſed by ſome reſponſible perſon for the amount of both wheel and flax, this note to be ſued for if payment is delayed for an entire month.—"We "are fully aware," ſay the ſociety, "of the "difficult duty thus impoſed on the acting "committee; but, as they continue in office "only three months, and as the comfort, the "induſtry, and growing virtue of their poorer "neighbours are concerned, we feel confident "that they will chearfully labour at the em-"ployments committed to them."

At the ſecond quarterly meeting it was reported that 40 perſons had been aſſiſted with clothing, and 20 had received wheels; that the regularity with which the wheel money had been paid, exceeded the moſt ſanguine expectations of the committee, two only having been defaulters. It was accordingly reſolved by the ſociety, to proceed immediately upon the ſecurities paſſed by them.—At this general meeting the directions given to the acting committee then appointed, were chiefly confined to the prevention of the diſtreſs which the ſcarcity of proviſions appeared to threaten; for this purpoſe the pariſh was divided into 4 diſtricts, and

over

over them 4 ſuperintendants appointed. To each a ſum of money was allotted for purchaſing proviſions to be ſold at about half price to ſuch objects as ſhould bring recommendations from ſubſtantial farmers living near them. The prices of ſale were fixed to be 2d. per lb. for oatmeal 1½d. for barley-meal, but that the great object of encouraging induſtry might not be forgotten, the diſtributers were directed to provide flax and ſpades to be ſold alſo at half-price, flax at 6d. per lb. ſpades at half-a-crown each. The latter were ordered, as it was ſtated to the ſociety that many labourers were out of employment through want of ſpades, a fact which however it may excite ſurpriſe, was well aſcertained.

The Treaſurer of the Society, Reverend William Stopford.

Secretary, Reverend S. S. Heatley.

OBSERVATIONS.

The Donamyne Society is founded upon the true principle, "The encouragement of in-"duſtry, and the excitement of exertion "among the poor themſelves for the improve-"ment of their own condition."

But the feature peculiarly deſerving of notice in the conſtitution of the ſociety, is the attention which is paid to call forth the exertions of perſonal activity. The benefits reſulting from this ſyſtem are many and obvious, not only are impoſitions avoided and the pecuniary reſources applied to greater advantage, and on more deſerving objects, but a new and inexhauſtible fund is brought into operation in the cauſe of charity; the effects of which, in promoting harmony and improving the connection

nection between the different classes of society, are beyond calculation. The subscriber of his time and labour is justly entitled to a place among the conductors of such an institution, and in the faithful exercise of his office cannot fail of deriving solid satisfaction and improvement himself, at the same time that he contributes to relieve the wants and promote the comforts of his poorer neighbours.

But though personal activity alone is considered as a sufficient qualification, it is not to be understood, that any pecuniary subscription can release a resident member from taking his share of personal superintendence and visitation. This is declared to be an indispensable condition of admission by a rule of the society. They agree with the author of the preliminary address to the reports of the London Society for bettering the condition of the poor "*That* "*our duty to the poor is a personal service enjoined* "*by the highest authority, and cannot be com-* "*muted;*" and they endeavour to inculcate this principle, "*that in this work no man has a right* "*to be idle.*"

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